

Fig.1.
(Prior Art)

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.

Docket No.: ECHG121699

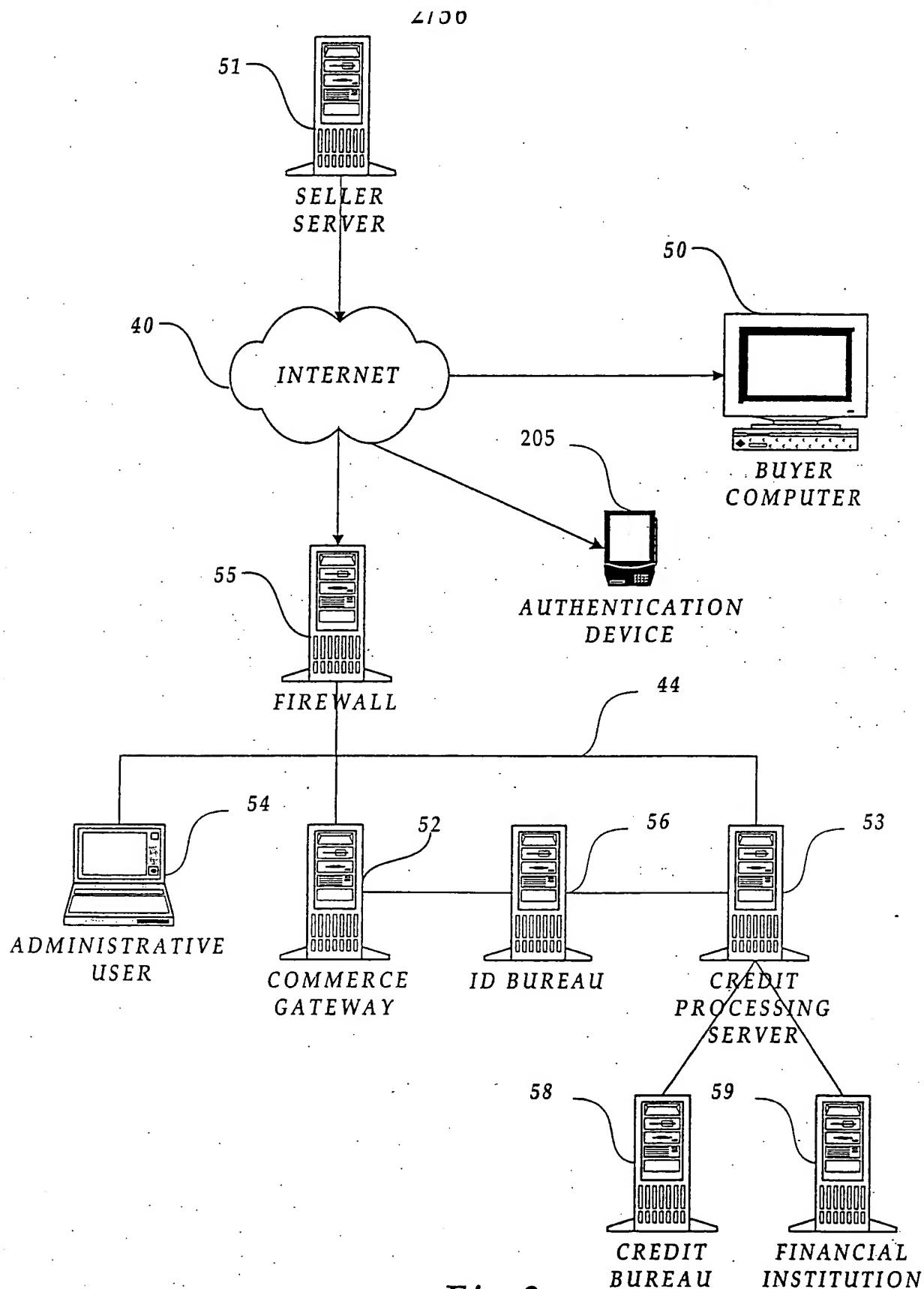


Fig.2.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.

Docket No.: ECHG121699

3156

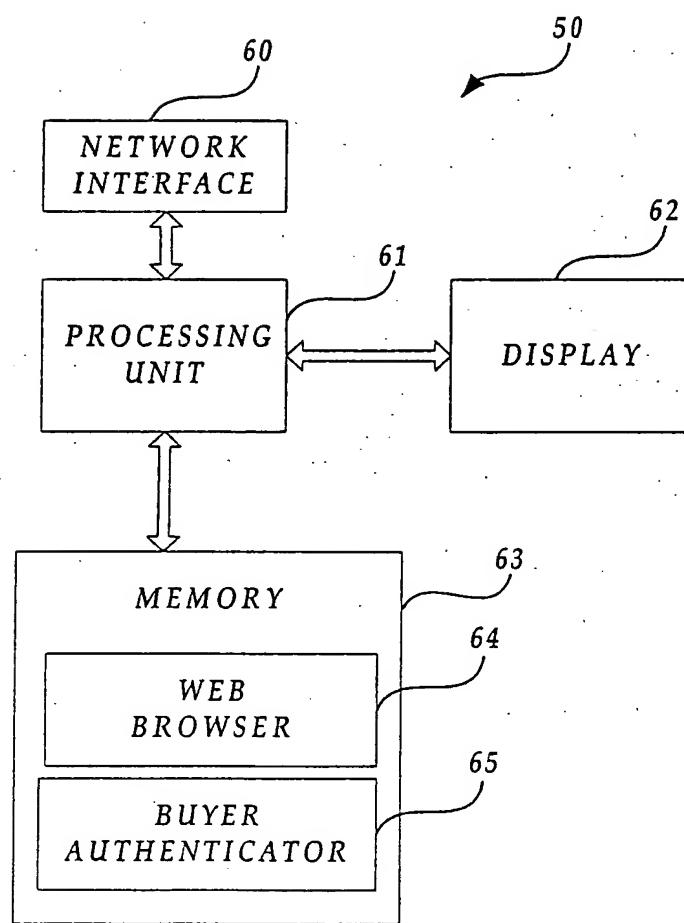


Fig.3.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

4/56

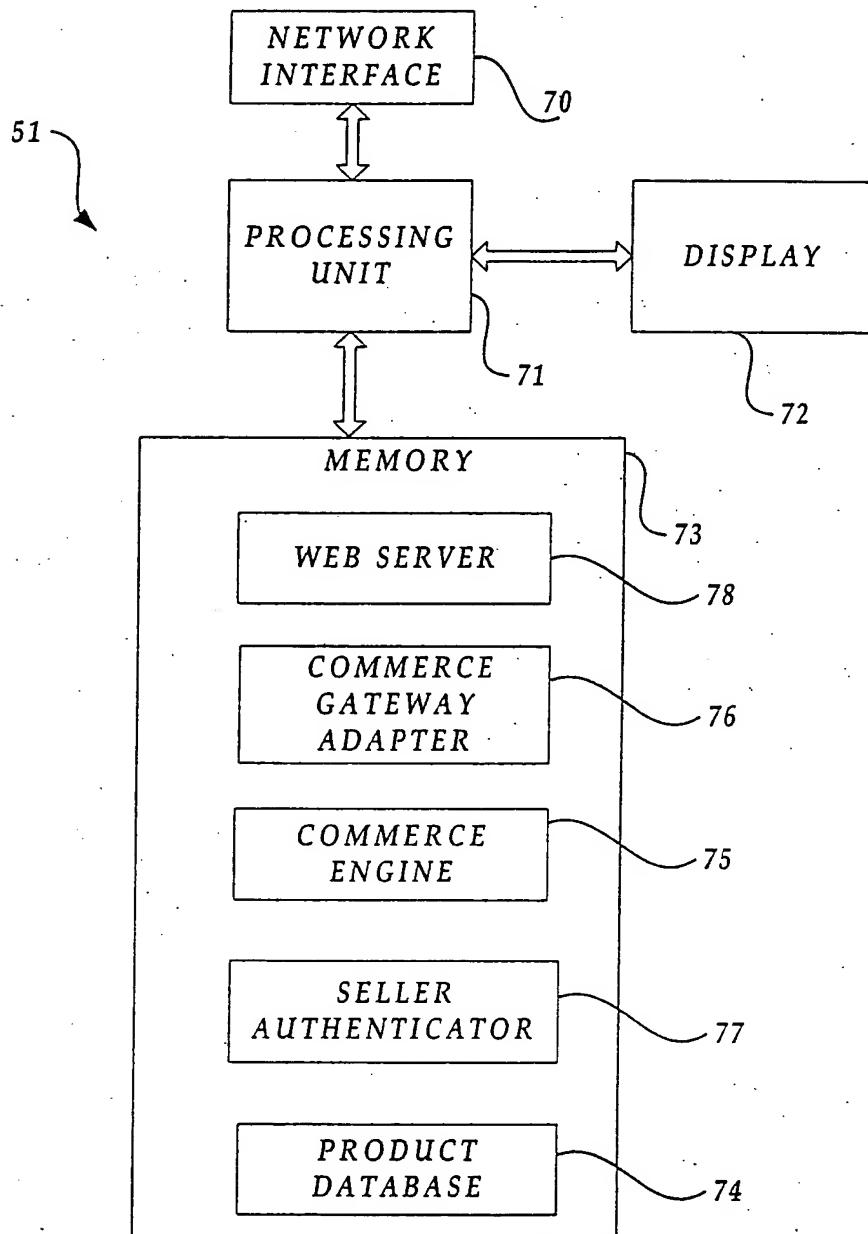


Fig.4.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

5156

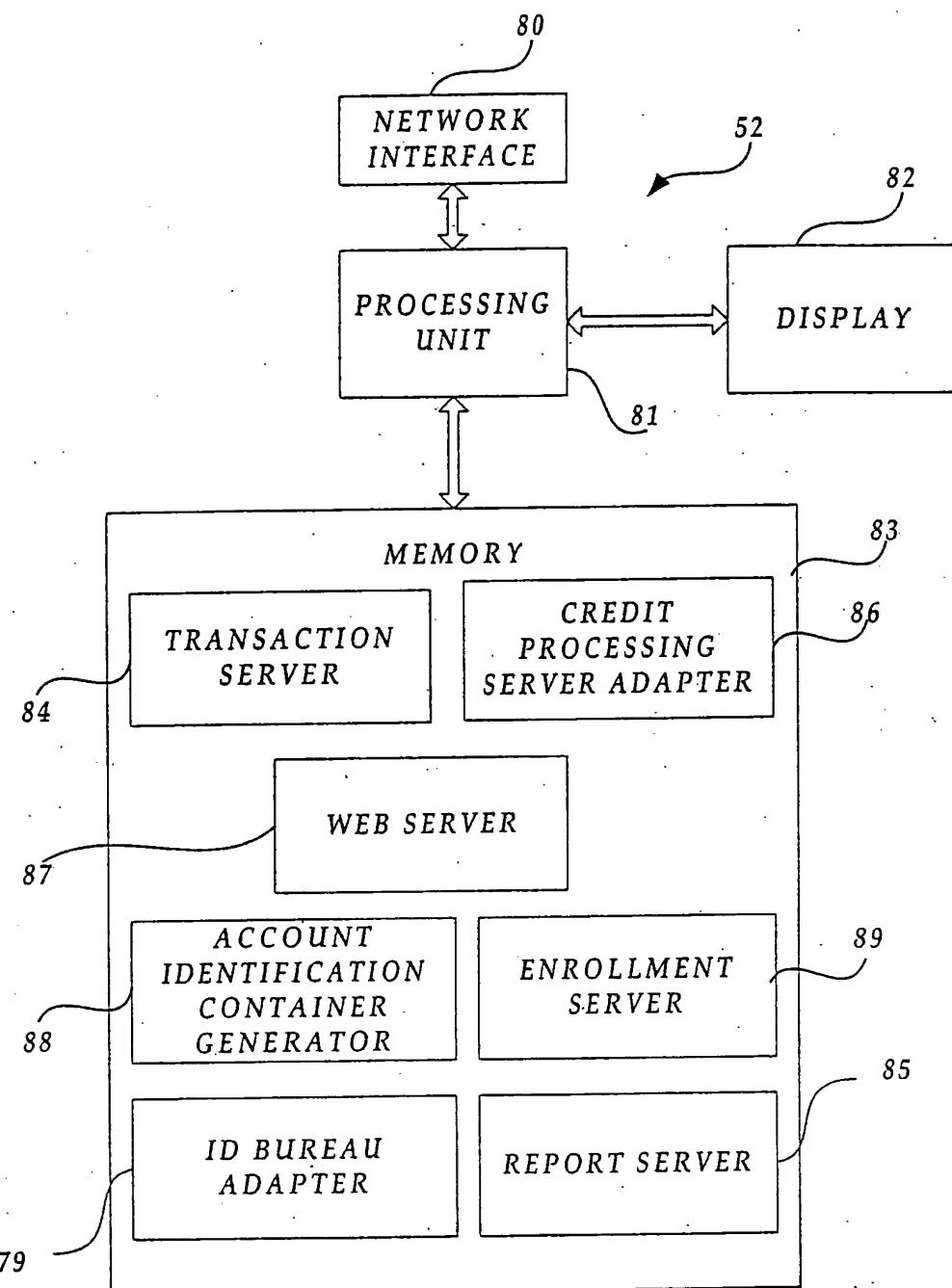


Fig.5.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
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USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

6156

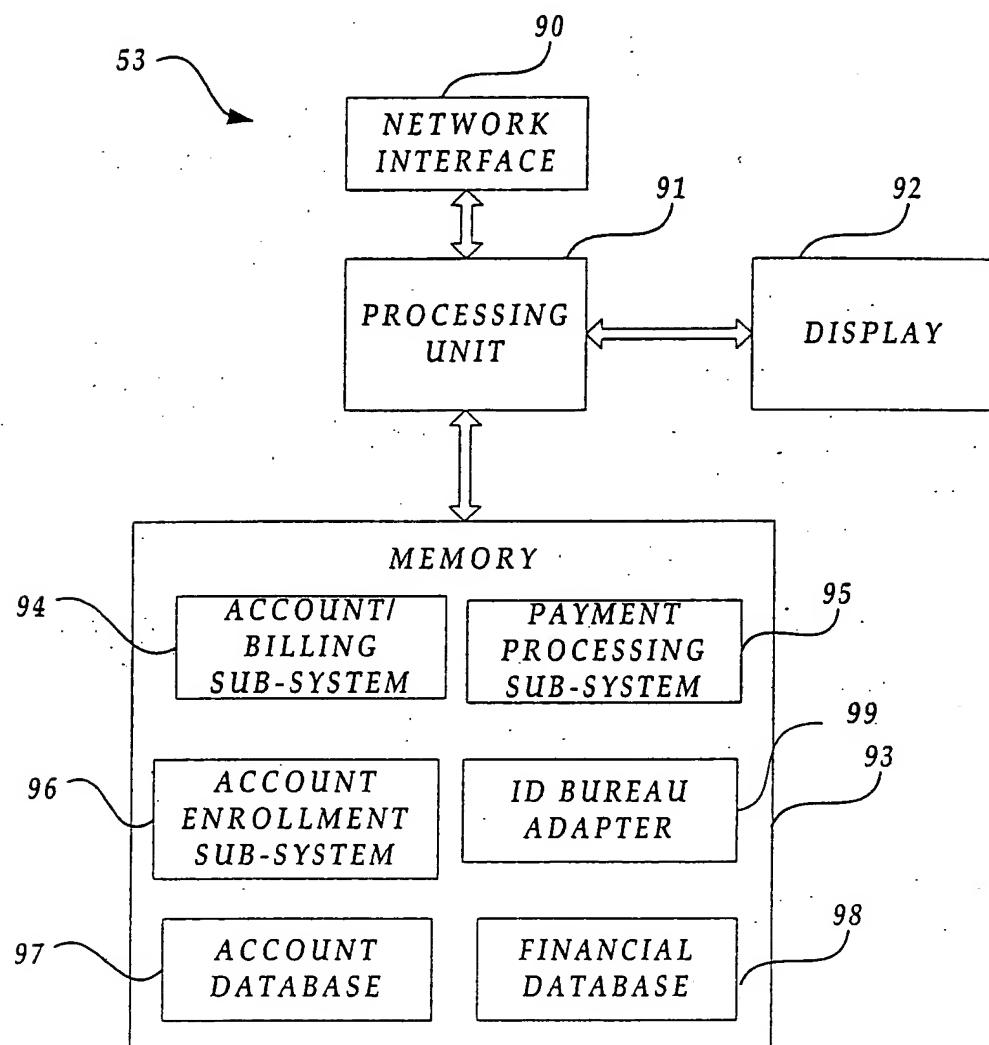


Fig.6.

7/56

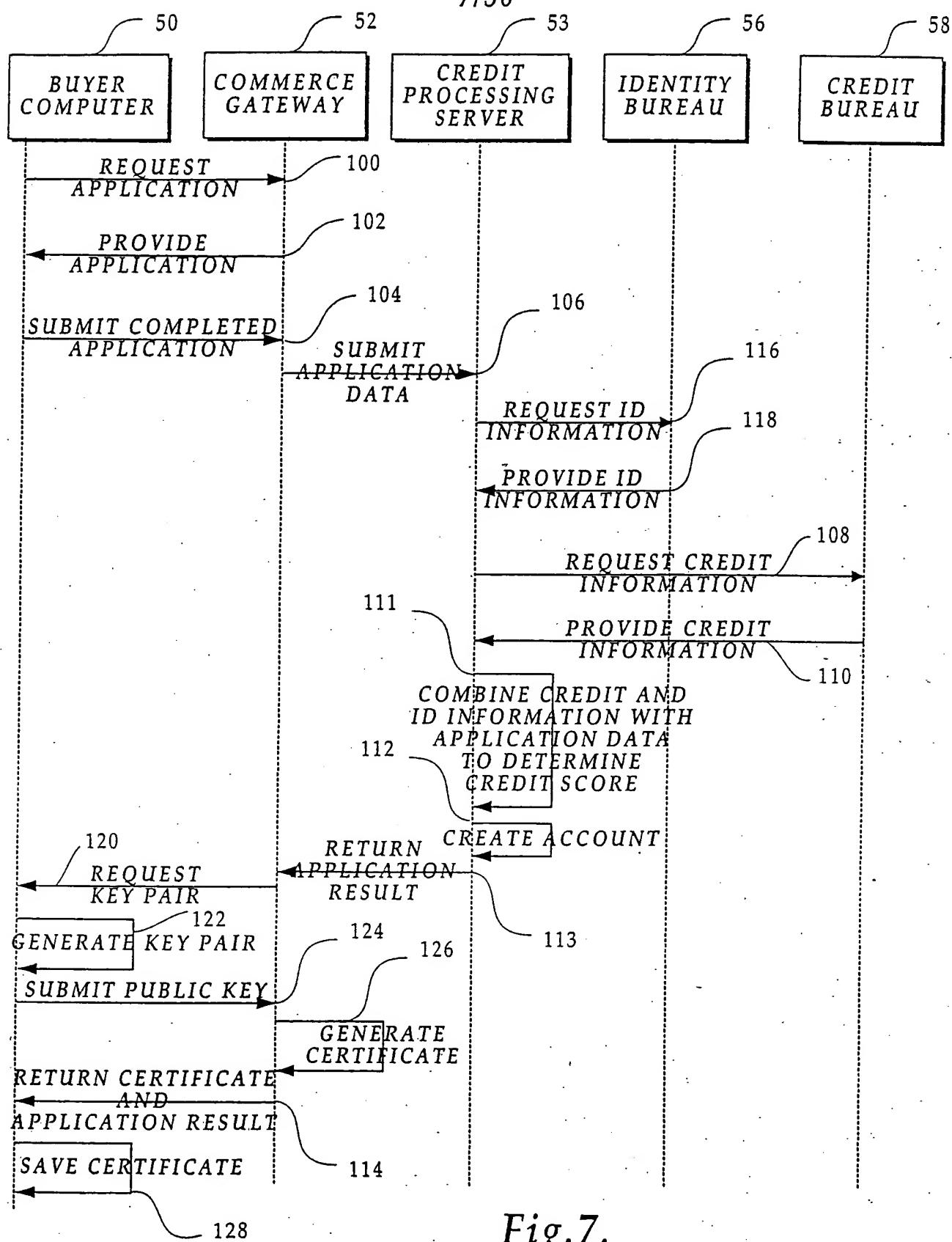
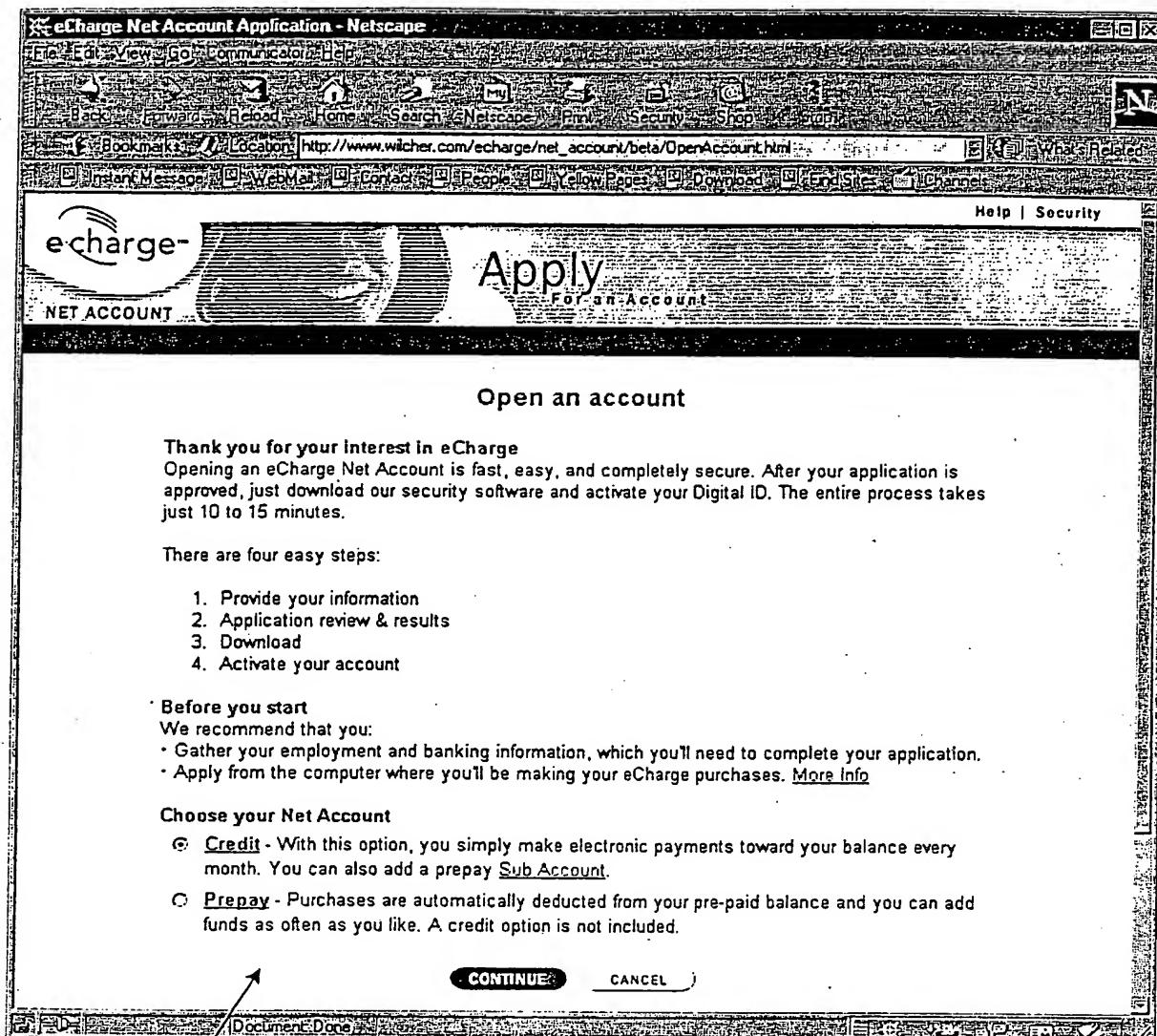


Fig.7.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
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USING A VIRTUAL PAYMENT ACCOUNT
Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

8/56



600

Fig.8A.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
• USING A VIRTUAL PAYMENT ACCOUNT
Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

9/56

eCharge Net Account Application - Netscape

File Edit View Book Communicator Help

NET ACCOUNT Apply For an Account

NET ACCOUNT Steps

Step 1 : Provide your Information
Electronic disclosure agreement

Please read this document carefully and keep a copy for your records.

We'll provide the following information to you electronically, as required by the Truth in Lending Act:

- Terms and conditions of your eCharge credit account
- Monthly statements
- Change in terms notices
- Initial Disclosure Statement

Electronic disclosure statements are available at <http://www.echarge.com/disclosures/> and are good for at least 90 days. After the 90 day period, the disclosure information will be available upon request by contacting Customer Support. Any changes to these statements will be provided to you electronically at your e-mail address on file. In the future, we may provide additional disclosures electronically. To receive this information you'll need a 128-bit browser that is JavaScript enabled, and connection to the Internet.

To continue your application you need to check all boxes and agree to accept electronic disclosures.

I have access to a computer that satisfies the above requirements.
(You are currently using a computer that satisfies these requirements)

I have access to a printer OR can download information to keep copies for my records.

I want to complete this credit application and I agree to accept electronic disclosures of the information listed above.

For assistance concerning these disclosures, requesting technical information or updating your email address, contact us at Customer Support.

I ACCEPT CANCEL

605

Fig.8B.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

10/56

XX eCharge Net Account Application - Netscape

For an Account

NET ACCOUNT Steps Apply

Step 1 : Provide your Information
Apply for a credit account

All fields marked with a star (*) must be completed so we can process your eCharge Net Account application. For an explanation of the required information, click on a specific link or Help.

Personal information

Name* Initial Last*

E-Mail Address* Date of Birth* (mm/dd/yyyy)
 / /
Home Phone* Daytime Phone

Current address

Address* City* State* Zip Code*

Home Ownership* Time at this address*
- Selected One - years months

Financial and employment information

Social Security Number* Employment Status*
 - Selected one -
Time at Current Employment* Annual Household Income*
 years months - Select range -

Making payments
You can pay for your credit account purchases from your checking or savings account.

Account Type* Checking Savings

ABA Routing Number*
Bank Account Number*

Special offers

Please send me notices about special offers from eCharge, online retailers who accept eCharge, and other companies.
Please send me special offer notices only from eCharge.
Please do not send me special offer notices from eCharge or any other company at this time.

CONTINUE **CANCEL**

1Currently, eCharge is only available to U.S. residents, except residents of Alabama and Iowa, with a U.S. billing address.
State Law Disclosures

2Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

[Help | Security](#)
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Application Error

610

Fig.8C.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A 'VIRTUAL' PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

11/56

eCharge Net Account Application - Netscape

Apply
For an Account

Step 1: Provide your Information
Review account application

Please check the application information below for accuracy

Personal information

First Name*	Terry
Middle Initial	H
Last Name*	Smith
E-Mail Address*	terry@echarge.com
Date of Birth*	07 / 17 / 1947
Home Phone*	123-456-7890
Daytime Phone	123-456-7890

Current address

Address*	123 Main Street
City*	New York
State*	NY
Zip Code*	00200
Home Ownership*	Own
Time at this Address*	03 years 08 months

Financial and employment information

Social Security Number*	111-22-3333
Employment Status*	Employed
Time at Current Employment*	05 years 06 months
Annual Household Income*	\$50,000 to \$99,999

Bank account information

Account Type*	Checking
ABA Routing Number*	111111111
Bank Account Number*	222222222

Special offers
Please send me notices about special offers from eCharge, online retailers who accept eCharge, and other companies.

Terms and Conditions

***Text to be provided by MBP, once a bank agreement is formalized.

I understand that I am applying for credit and, if approved, my credit account will be governed by the Terms and Conditions. I have read the Terms and Conditions regarding this credit account and everything I have stated in my application is true. By clicking on the "I Agree" button below, I agree to the Terms and Conditions and acknowledge that I have downloaded or printed a copy of these Terms and Conditions for my records. By clicking on the "I Agree" button below, I also acknowledge that I have reviewed the State Law Disclosures and I authorize the Bank to obtain a credit report and to check my credit and employment history.

I ACCEPT CHANGE INFORMATION EXIT

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615

Fig.8D.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

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Docket No.: ECHG121699

12/56

eCharge Net Account Application - Netscape

File Edit View Go Communicator Help

NET ACCOUNT Apply For an Account

NET ACCOUNT Steps

Step 2 : Application Review & Results

Congratulations!

You've been approved for an eCharge Net Account. Here are the terms for your credit account:

Credit Limit \$ _____
Introductory APR _____ % until [date]
APR after introductory Period _____ %

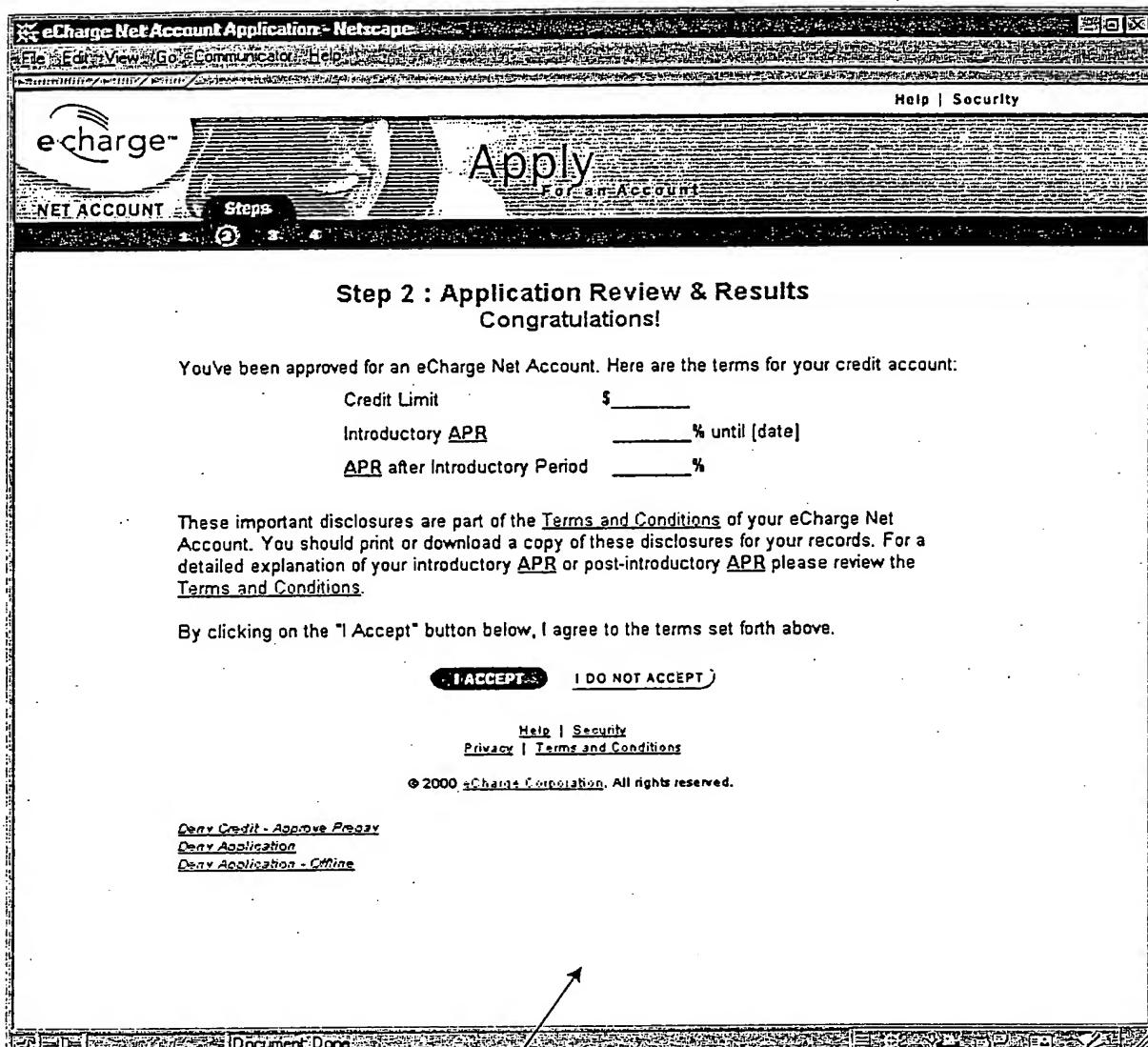
These important disclosures are part of the Terms and Conditions of your eCharge Net Account. You should print or download a copy of these disclosures for your records. For a detailed explanation of your introductory APR or post-introductory APR please review the Terms and Conditions.

By clicking on the "I Accept" button below, I agree to the terms set forth above.

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[Deny Credit - Approve Prepay](#)
[Deny Application](#)
[Deny Application - Offline](#)

Document Done



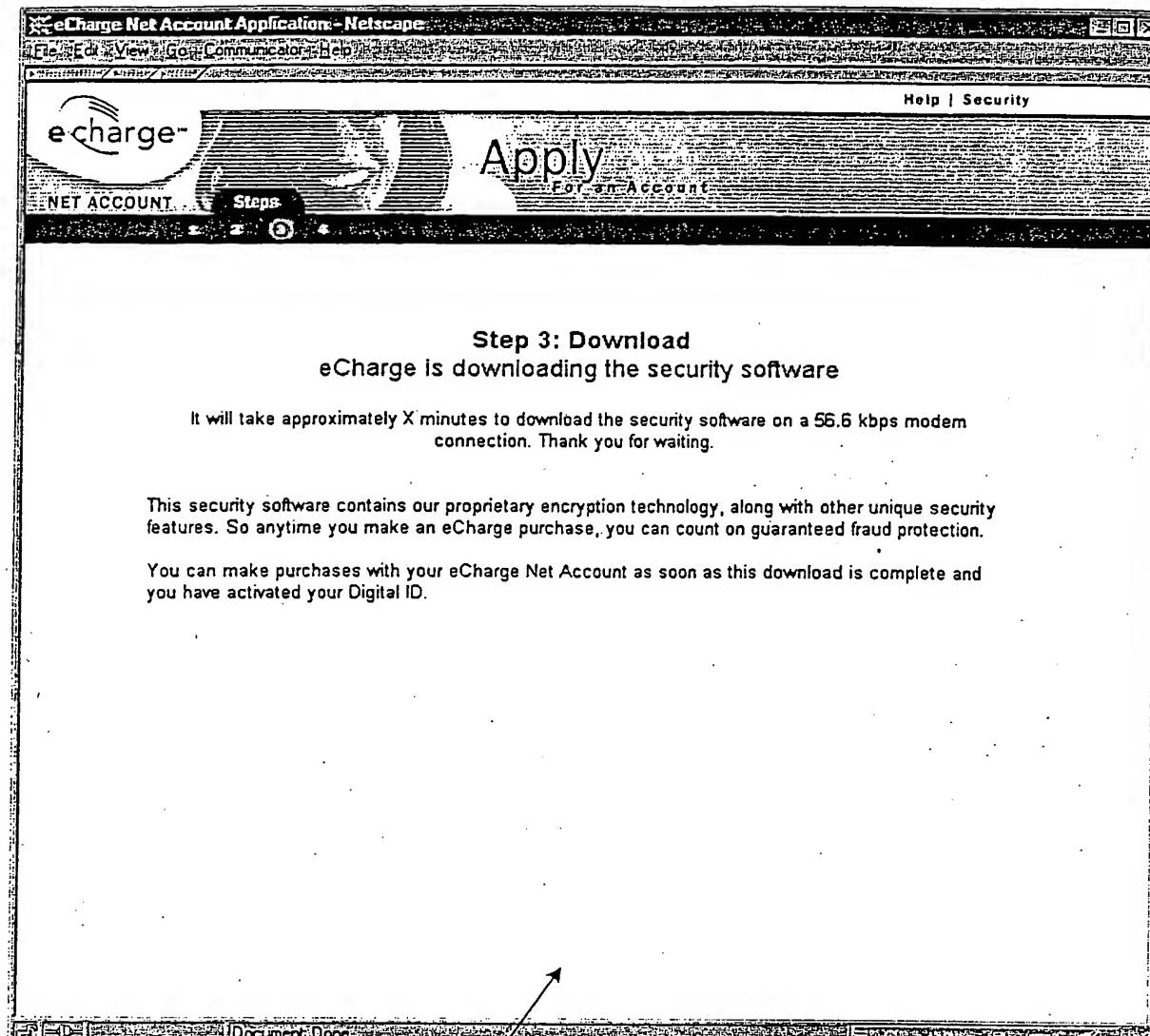
620

Fig.8E.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

13/56



625

Fig. 8F.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

14/56

eCharge Net Account Application - Netscape

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Help | Security

echarge

NET ACCOUNT Steps

Apply For an Account

Step 4: Activate Your Account
Activate your Digital ID

eCharge's security starts with a unique digital certificate, which stays on your computer. This digital certificate, combined with your Pass-Phrase, makes up your Digital ID. To activate your Digital ID, follow these simple steps:

Digital ID Name: Enter the name you'd like to use to identify yourself to eCharge. Example: Bobs_ID

Security Pass-Phrase: Your Pass-Phrase should be something you'll remember and no one else can figure out. Your Pass-Phrase must be:
• at least 12 characters long
• include at least one capital letter
• one lower-case letter
• one punctuation mark
• and one number
Example: My dog Skip weighs 15 pounds.

Confirm Pass-Phrase: Re-type your Pass-Phrase.

Security Question: Enter a question that will help you remember your Pass-Phrase. Example: How much does my dog weigh?

ACTIVATE

This Digital ID will constitute your signature for purposes of accepting the Terms and Conditions of your Account, as well as for making future purchases with your eCharge Net Account. This Digital ID has the same legal force and effect as your physical signature. By clicking the Activate button, you agree to these terms, as well as the Terms and Conditions of the Agreement.

Document Done Help | Security

630

Fig.8G.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.

Docket No.: ECHG121699

15/56

eCharge - Account Center - Netscape

File Edit View Book Communicator Help Security Logout

Your Personal Account Center

NET ACCOUNT Your Account Account Details Statements Payments & Funding

Change Account Info | Change Pass Phrase | Create Sub Account

View or change your account information

Choose Account : Terry Smith

To change your account information, enter the new information and click Update. All fields marked with a star (*) must be completed.

Name of Account Holder	Terry Smith
Account	<input type="text" value="Terry Smith"/>
Type of Account	Credit
Credit Limit	\$5,000

Personal Information

E-Mail Address*	Home Phone*	Daytime Phone
<input type="text" value="terry.smith@echarge.com"/>	<input type="text" value="123-456-7890"/>	<input type="text"/>
Address*	<input type="text" value="123 Main Street"/>	
City*	State*	Zip Code*
New York	NY	<input type="text" value="00000"/>

Special offers:

Please send me notices about special offers from eCharge, online retailers who accept eCharge, and other companies.
 Please send me special offer notices only from eCharge.
 Please do not send me special offer notices from eCharge or any other company at this time.

UPDATE CANCEL Document Done

640

Fig.9A.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

16/56

XX eCharge - Account Center - Netscape

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Home | Help | Security | Logout

echarge Your Personal Account Center

NET-ACCOUNT Your Account Account Details Statements Payments & Fundings

Change Account Info | Change Pass Phrase | Create Sub Account

Change your Pass-Phrase

For your security and convenience, you can change your Pass-Phrase at any time.
Just select your Digital ID and fill in the information below.

Digital ID:

Old Pass-Phrase:

New Security Question:

New Pass-Phrase:

Re-enter New Pass-Phrase:

Home | Help | Security | Log Out
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645

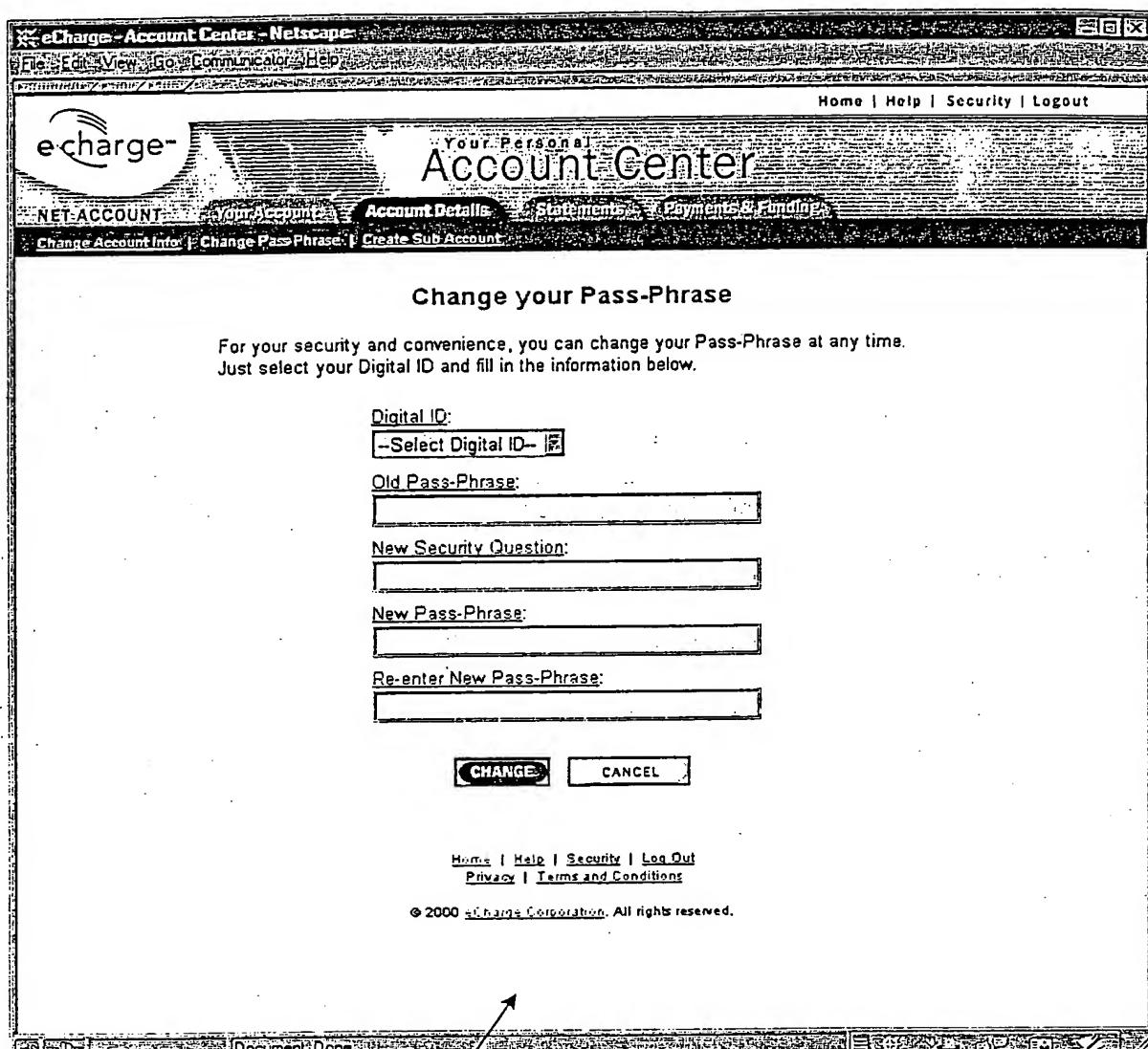


Fig.9B.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

17/56

eCharge - Account Center - Netscape

Your Personal Account Center

NET ACCOUNT | Virtual Account | Account Details | Transaction History | Payments & Findings | Change Account Info | Change Pass Phrase | Create Sub Accounts

Create a Sub Account

You can create up to five secure Sub Accounts at no charge, giving everyone in your family a separate account. Or set up Sub Accounts for specific types of purchases. Each Sub Account also offers parental controls, which let you set purchasing limits for the kids and restrict the web sites from which they can purchase.

For security reasons, each account holder is assigned a personal Digital ID and Pass-Phrase. As the primary eCharge Net Account holder, you're liable for all charges incurred by the Sub Account holders. If you need more than five Sub Accounts, you can create additional accounts for a small fee. For details, please contact [Customer Support](#).

All fields marked with a star (*) must be completed before we can create your Sub Account.

Sub Account information

Type of Account*

Credit - This account allows you to share the credit limit of your primary account.
 Prepay - Purchases are automatically deducted from your pre-paid balance and you can add funds as often as you like to this Sub Account.

Account Holder First Name*

Account Holder Last Name*

Account*

E-Mail Address*

Set parental controls

Purchasing limits
To set purchasing limits for this Sub Account, fill in one or more of the following options.

Single Transaction \$
Daily Total \$
Monthly Total (number of transactions)

Web site restrictions
To set purchasing limits on specific web sites, simply type in the monthly dollar amount for each Retail Category. You can also restrict the Retail Categories from which your children can make purchases by checking the categories you want to restrict.

Retail Category	Monthly Limit (\$)	Restrict
Cnet	\$ <input type="text"/>	<input type="checkbox"/>
DVD Express	\$ <input type="text"/>	<input type="checkbox"/>
MP3.com	\$ <input type="text"/>	<input type="checkbox"/>

Special offers

Please send me notices about special offers from eCharge, online retailers who accept eCharge, and other companies.
 Please send me special offer notices only from eCharge.
 Please do not send me special offer notices from eCharge or any other company at this time.

PLEASE NOTE: These settings apply only to this Sub Account. You can change these settings at any time.

CONTINUE **CANCEL**

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650

Fig.9C.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

18/56

eCharge Net Account Application - Netscape

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Home | Help | Security | Logout

echarge YOUR PERSONAL Account Center

NET ACCOUNT YOUR ACCOUNT Account Details Statements Payments & Funding

Statements | Real-Time Transactions

View online statements

- Available Statements **VIEW**

Primary Account Statement

Statement Date	Payment Due Date	Credit Limit	Available Credit	Total Amount Due
09/12/1999	10/09/1999	5,000	4,025	\$975.00

Credit Activity Summary

Previous Balance	948.33
Purchases	+ 823.00
Payments	- 898.33
Credits	- 0.00
Other Charges	+ 0.00
FINANCE CHARGE	+ 2.00
New Balance	- 975.00
Minimum Payment Due	48.00

Errors or disputes must be reported in accordance with the Fair Credit Billing Act.

Transactions for Terry Smith

Posting Date	Trans. Date	Trans. No.	Description	Amount
09/12/1999	09/12/1999	324583867	www.cdnnow.com	22.34
09/15/1999	09/15/1999	324583867	www.amazon.com	38.56
09/17/1999	09/17/1999	324583867	www.ebay.com	8.77
Total:				69.67

Transactions for Chris Smith

Posting Date	Trans. Date	Trans. No.	Description	Amount
09/12/1999	09/12/1999	324583867	www.cdnnow.com	22.34
09/15/1999	09/15/1999	324583867	www.amazon.com	38.56
09/17/1999	09/17/1999	324583867	www.ebay.com	8.77
Total:				69.67

Document Done

660

632

634

Fig.10A.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

19/56

eCharge - Account Center - Netscape
Help | Home | Security | Logout

echarge Your Personal Account Center

NET ACCOUNT | Credit Accounts | Account Details | Statements | Payments & Funding |
Statements | Real-Time Transactions:

View real-time transactions

Below are transactions posted since your last statement:

Terry Smith - Credit Available Balance \$2,314

Posting Date	Trans. Date	Description	Amount
08/01/1999	08/01/1999	Payment received	\$100.00

Chris Smith - Credit

Posting Date	Trans. Date	Description	Amount
08/14/1999	08/12/1999	www.JCrew.com	\$38.95

Terry Smith - Prepay Available Funds \$500.00

Posting Date	Trans. Date	Description	Amount
08/01/1999	08/01/1999	Funding received	\$500.00

Kimmie Smith - Prepay Available Funds \$30.01

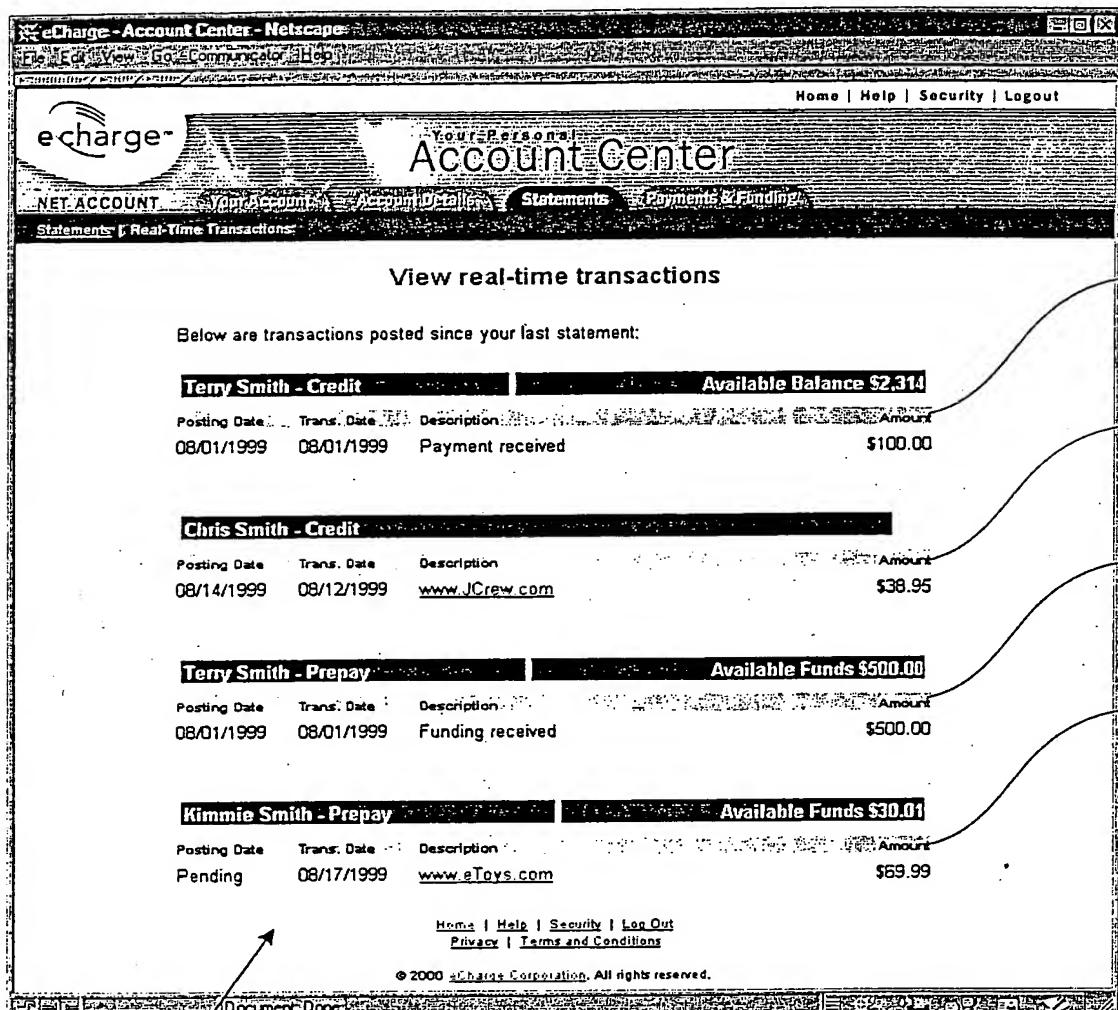
Posting Date	Trans. Date	Description	Amount
Pending	08/17/1999	www.eToys.com	\$69.99

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Document Done

634 634 634 634 634



665

Fig.10B.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

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eCharge - Account Center - Netscape

File Edit View Go Communicator Help

Your Personal Account Center

NET ACCOUNT Your Accounts Account Details Statements Payments & Funding

Pay & Fund Accounts | Change Payment Options | Online or Phone Banking

Pay and fund your accounts

Credit

Balance as of (date)	\$2,210.76
Balance as of Last Statement	\$1,789.24
Minimum Payment:	\$54.00
Payment Due Date:	08/31/2000
Credit Limit:	\$5,000

[View current monthly statement](#)
[View transactions since last statement](#)

MAKE A PAYMENT

Prepay

Account	Available Funds	ADD FUNDS
Terry Smith	\$500.00	ADD FUNDS
Kimmie Smith	\$62.89	ADD FUNDS

Total Available Funds
\$562.89

Home | Help | Security | Log Out

<http://www.wtchew.com/echarge/net-account/bala/Statement.htm>

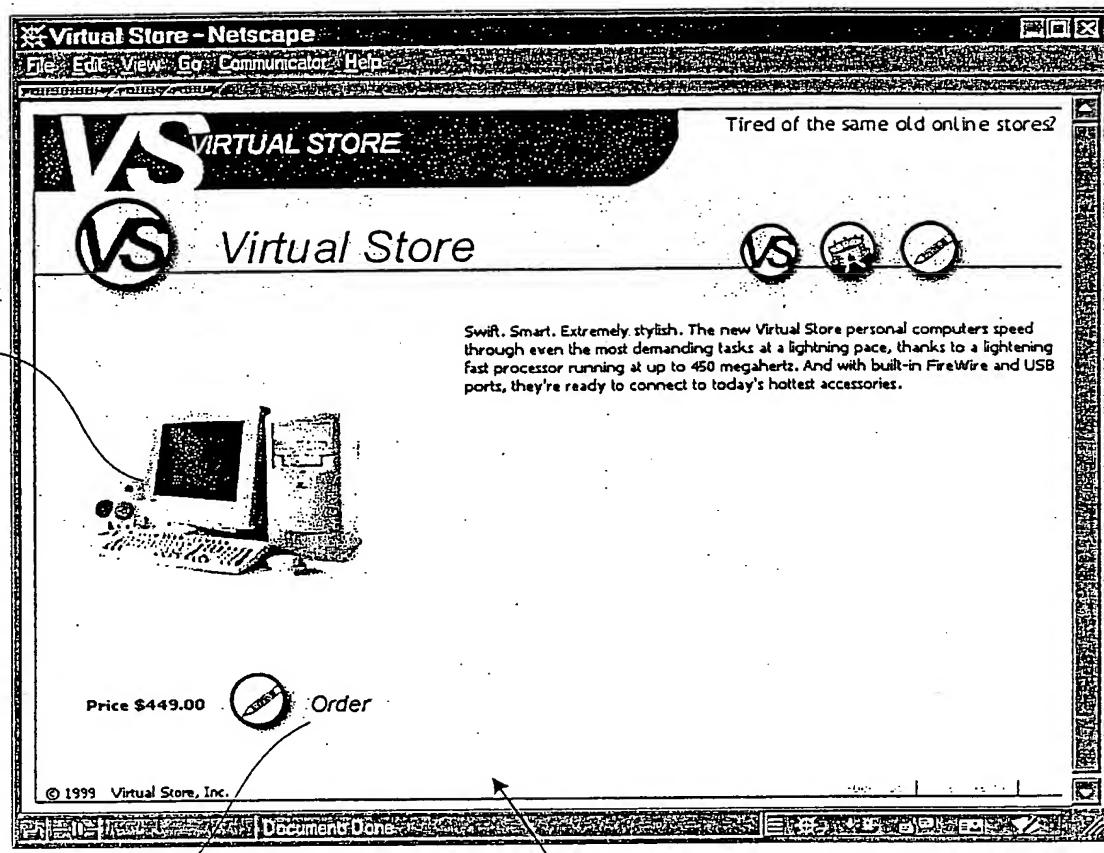
670

Fig.10C.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

21/56



1105

1100

1110

Fig.11A.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

22/56

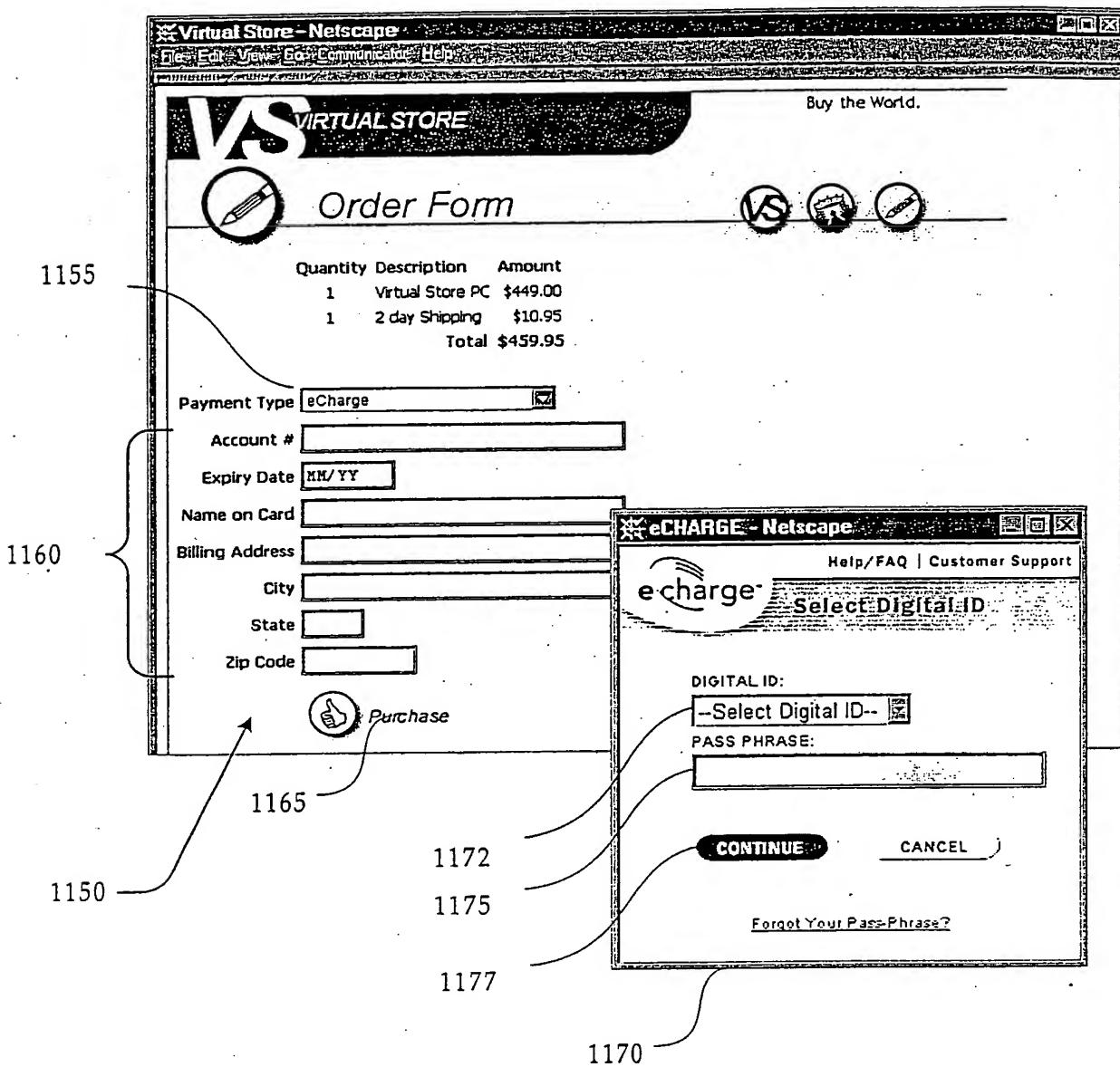


Fig.11B.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
'USING A VIRTUAL PAYMENT ACCOUNT'
Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

23/56

eCHARGE - Netscape

Help/FAQ | Customer Support

echarge Select Account & Review Purchase Your Purchase

FROM ACCOUNT: Terry's Credit

02/25/2000

PAY: Smith's Sporting Goods
AMOUNT: \$543.52

DETAILS

Qty.	Item	Price ea.	Total
1	Evolution Ski Slickrock Telemark Skis	\$430.00	\$430.00
1	Puma High Octane II Running Shoes Color: A; Size: 5.5	\$44.00	\$44.00
2	Dunlop Grand Prix Titanium Tennis Ba.. Subtotal	\$10.00	\$20.00
			\$494.00
	Tax		\$39.32
	Shipping		\$10.00

I authorize eCharge Corporation
to xxx xxxxxx xxxx xx

Print Details

AUTHORIZE CANCEL

1180

Fig.11C.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT
Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

24/56

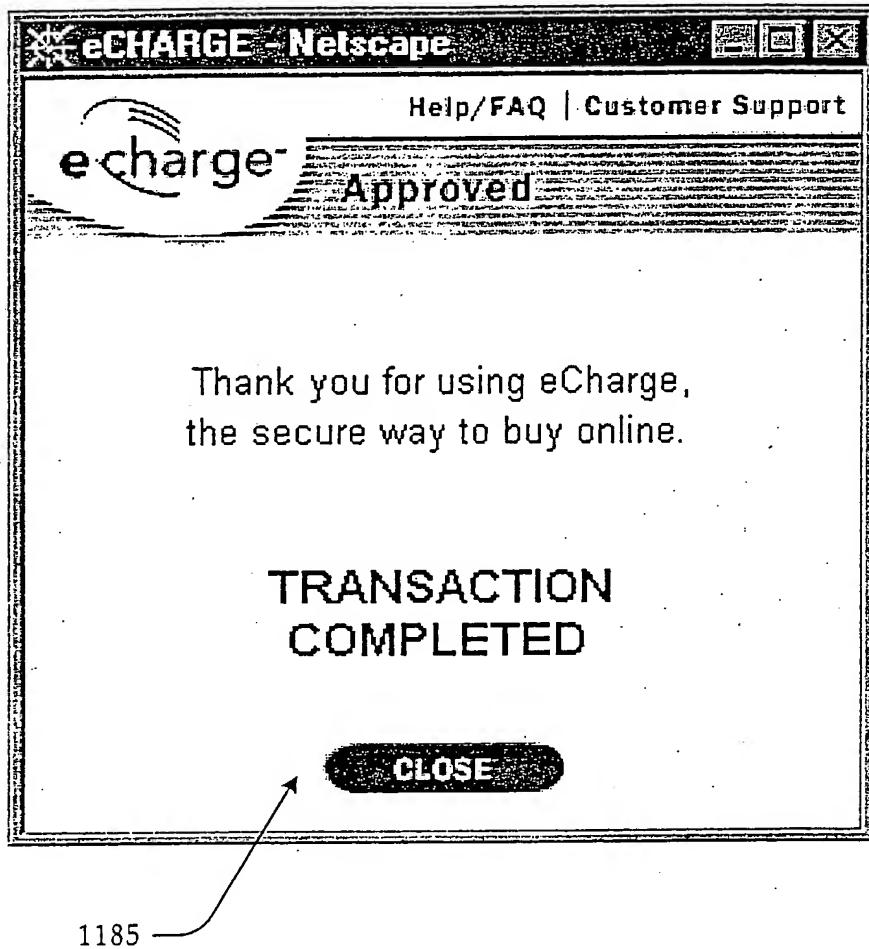
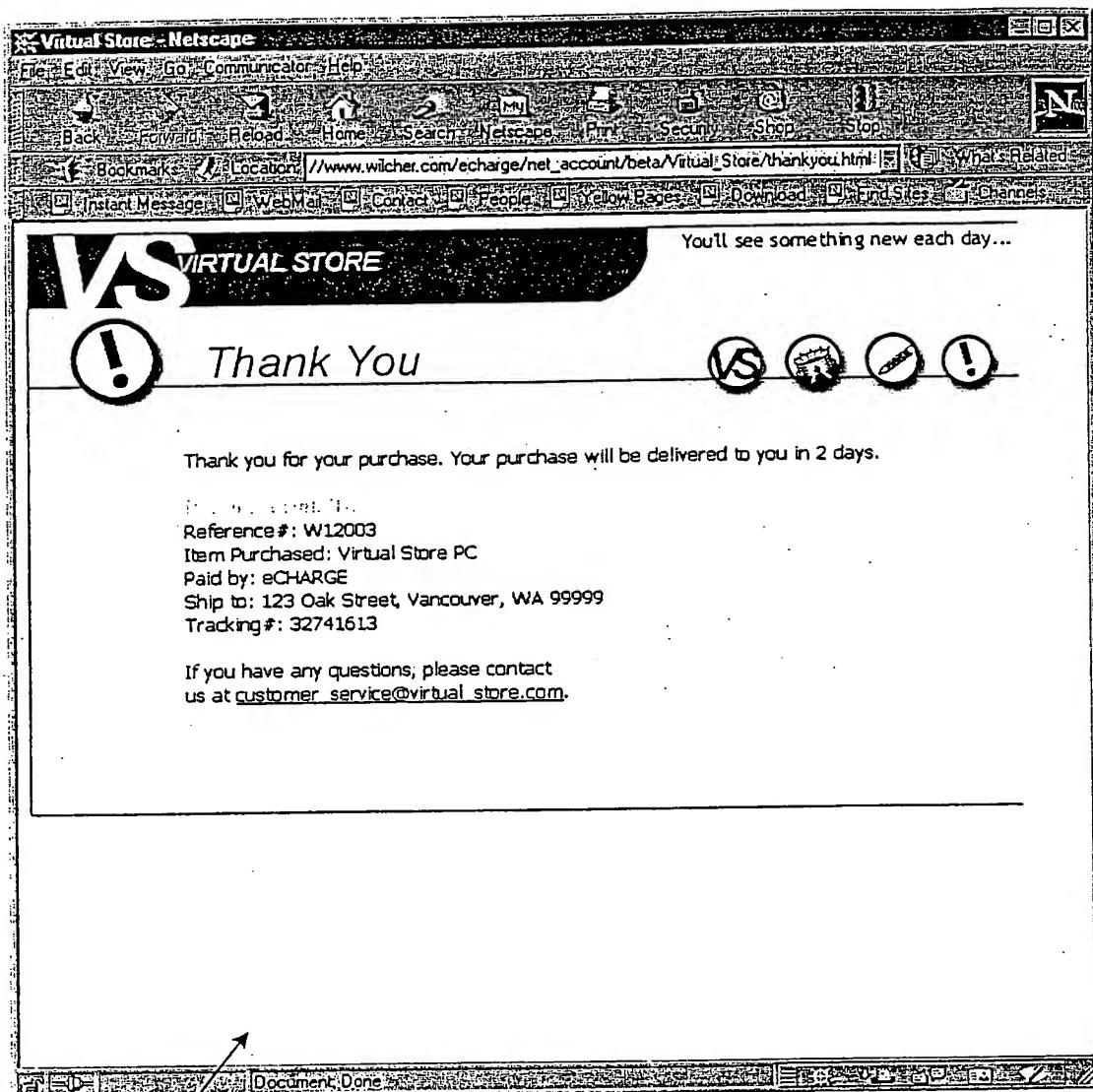


Fig.11D.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

25156



1190

Fig.11E.

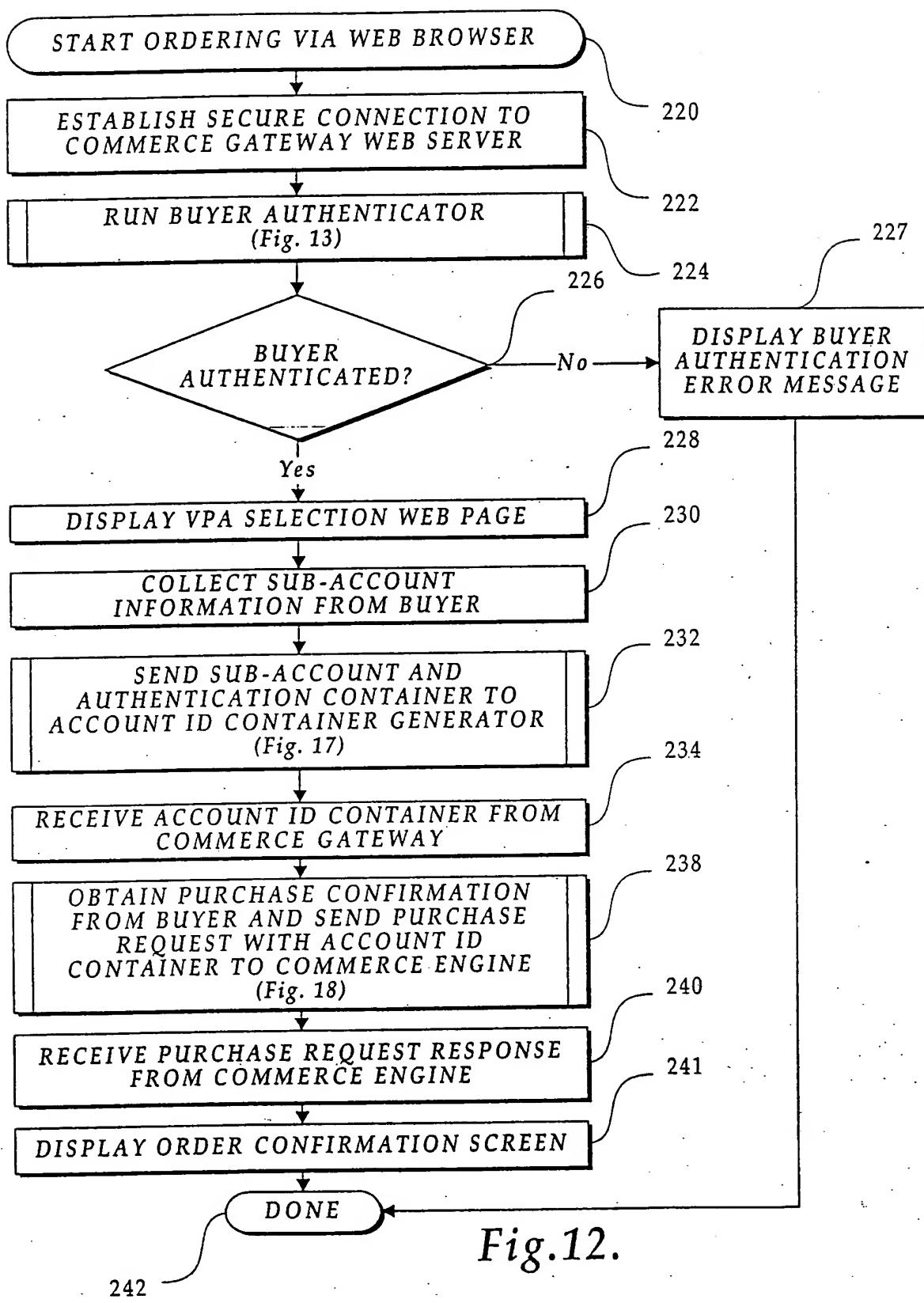


Fig.12.

27/56

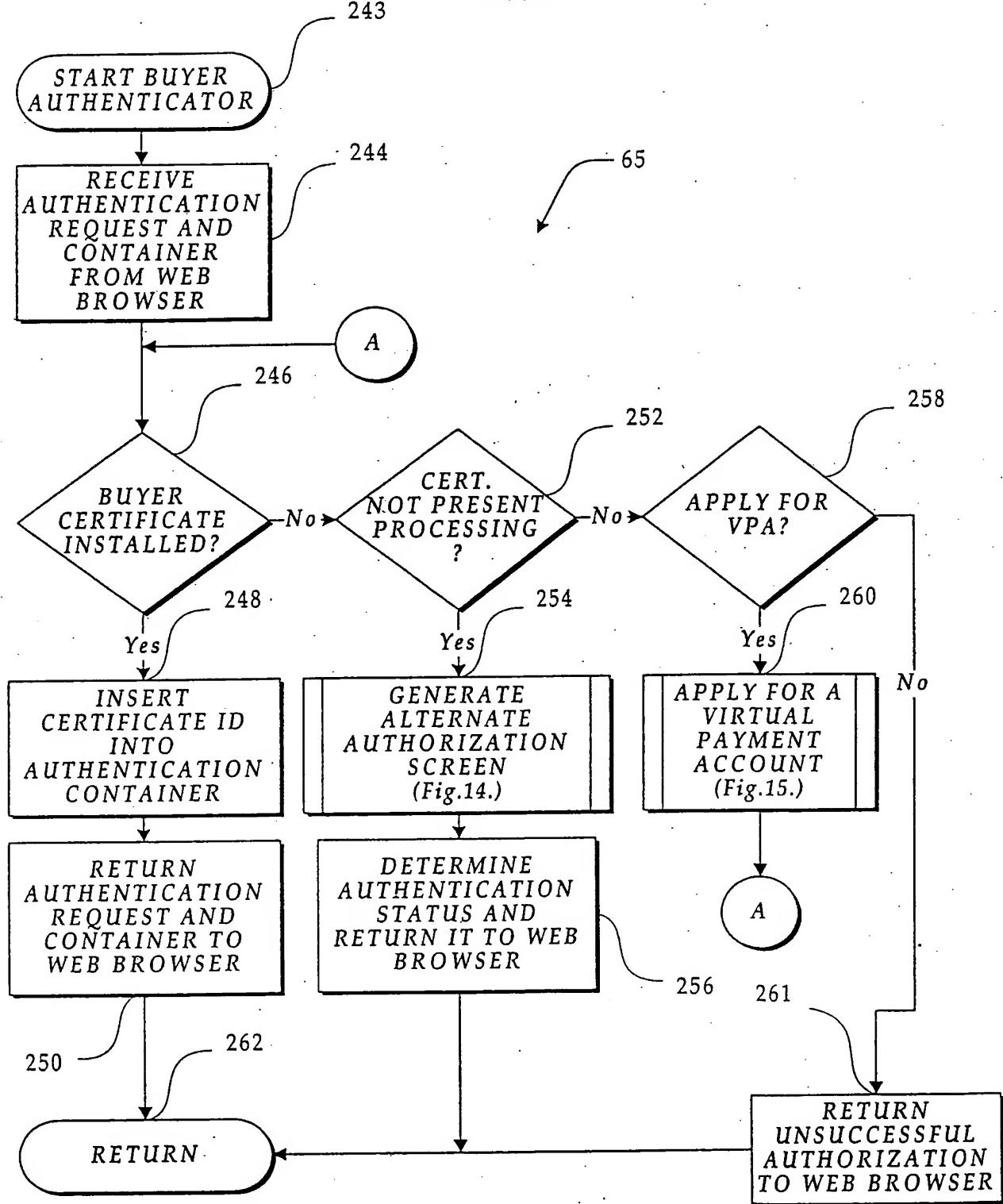


Fig.13.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
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28156

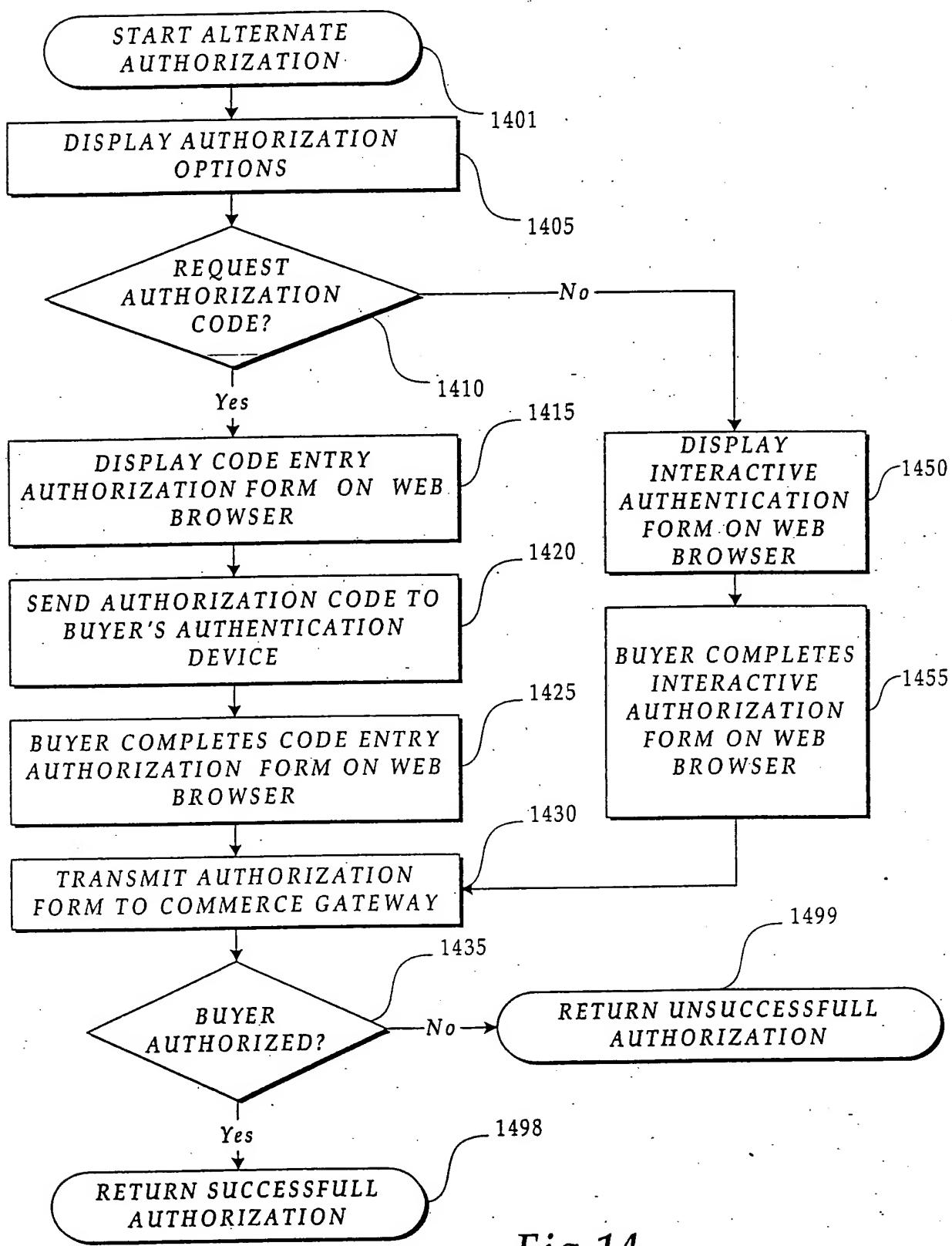


Fig.14.

29/56

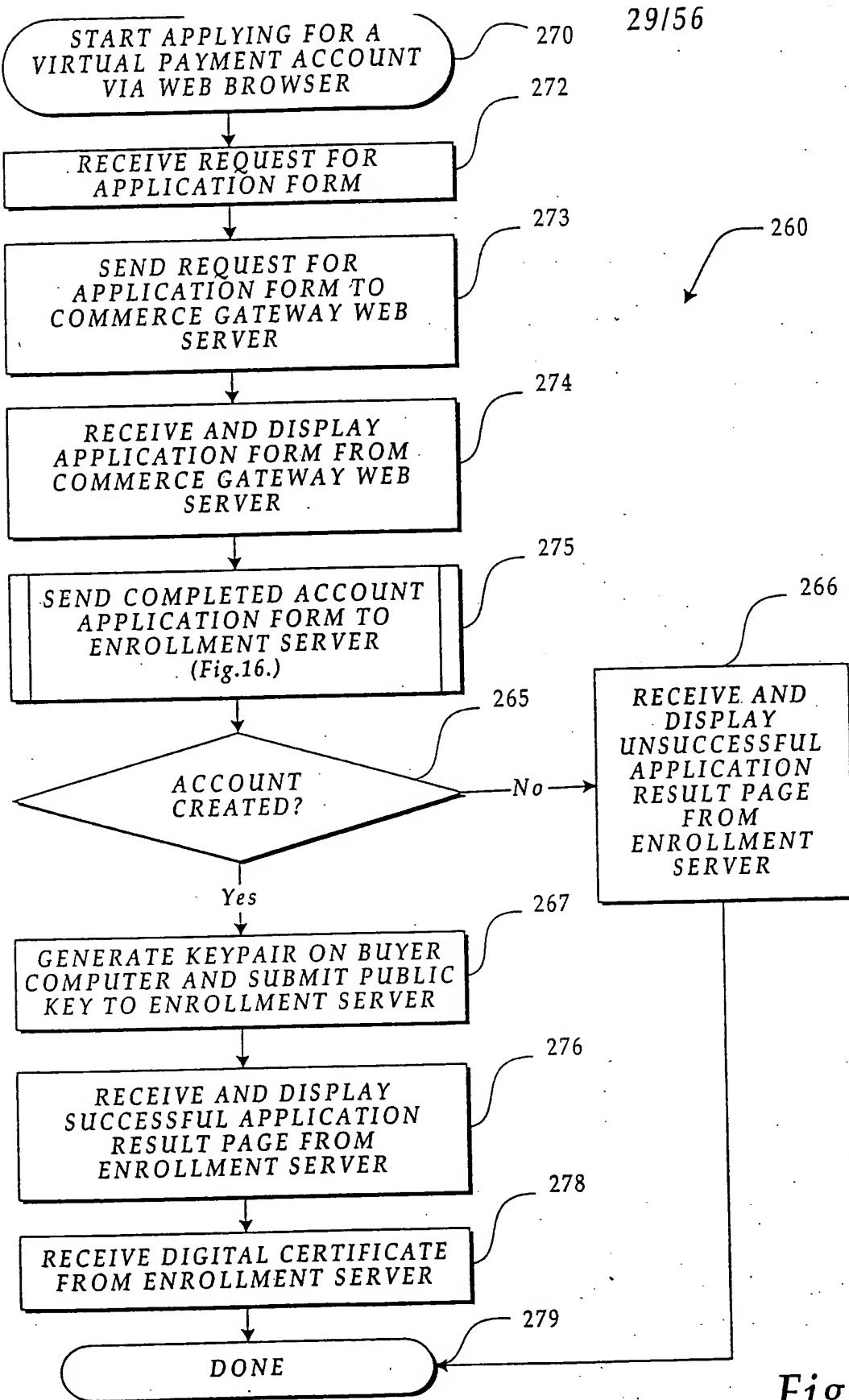


Fig.15.

30/56

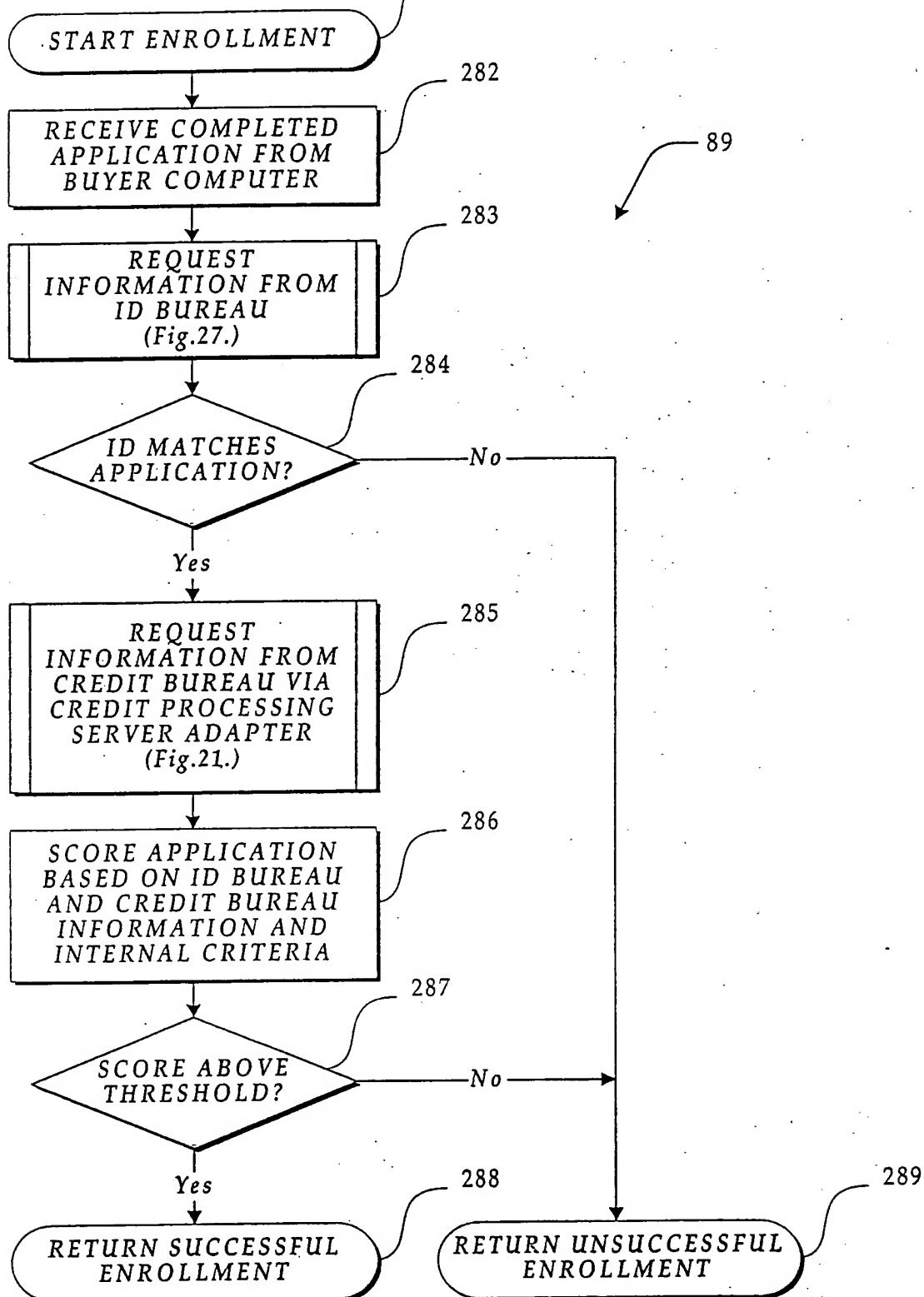


Fig.16.

31/56

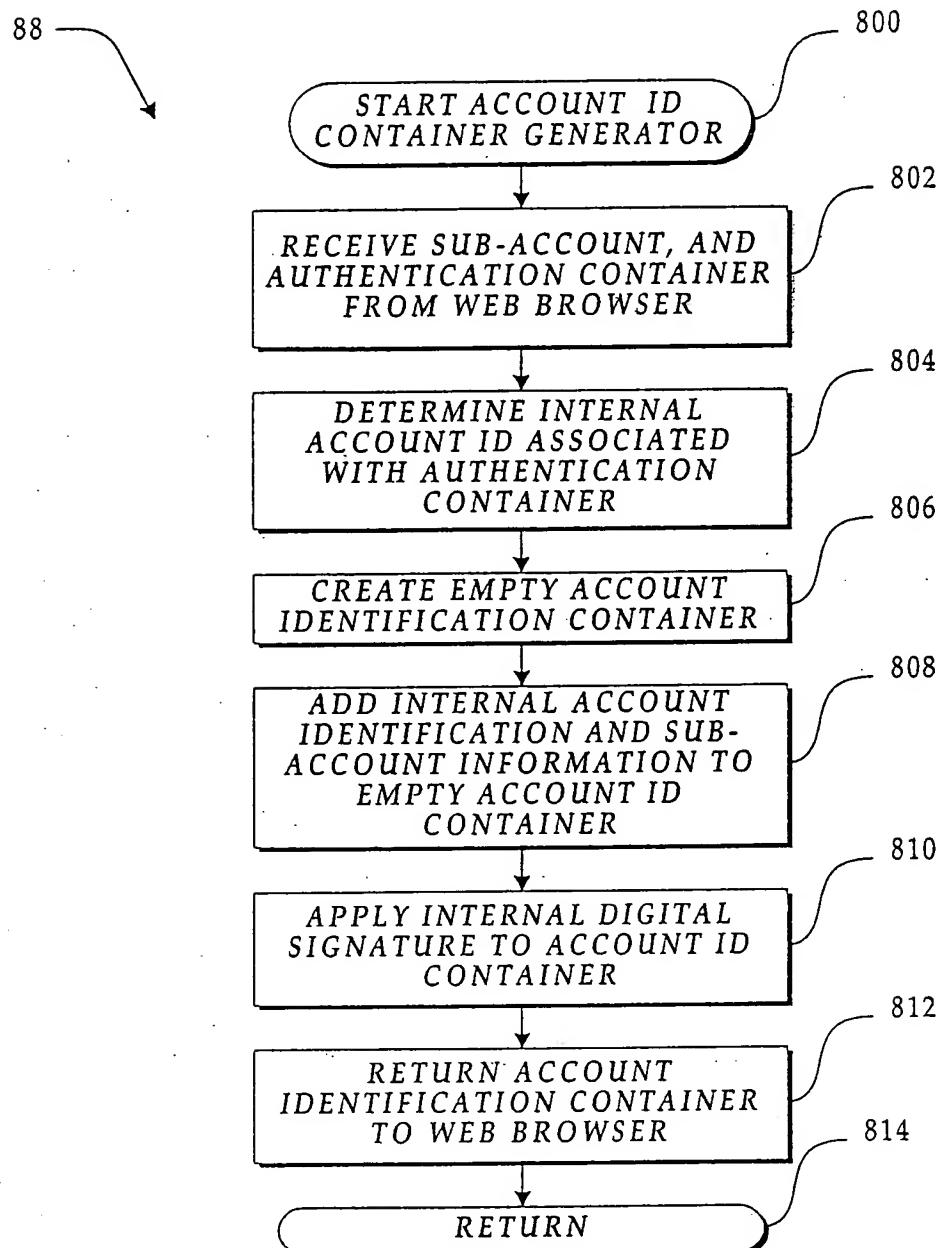


Fig.17.

32/56

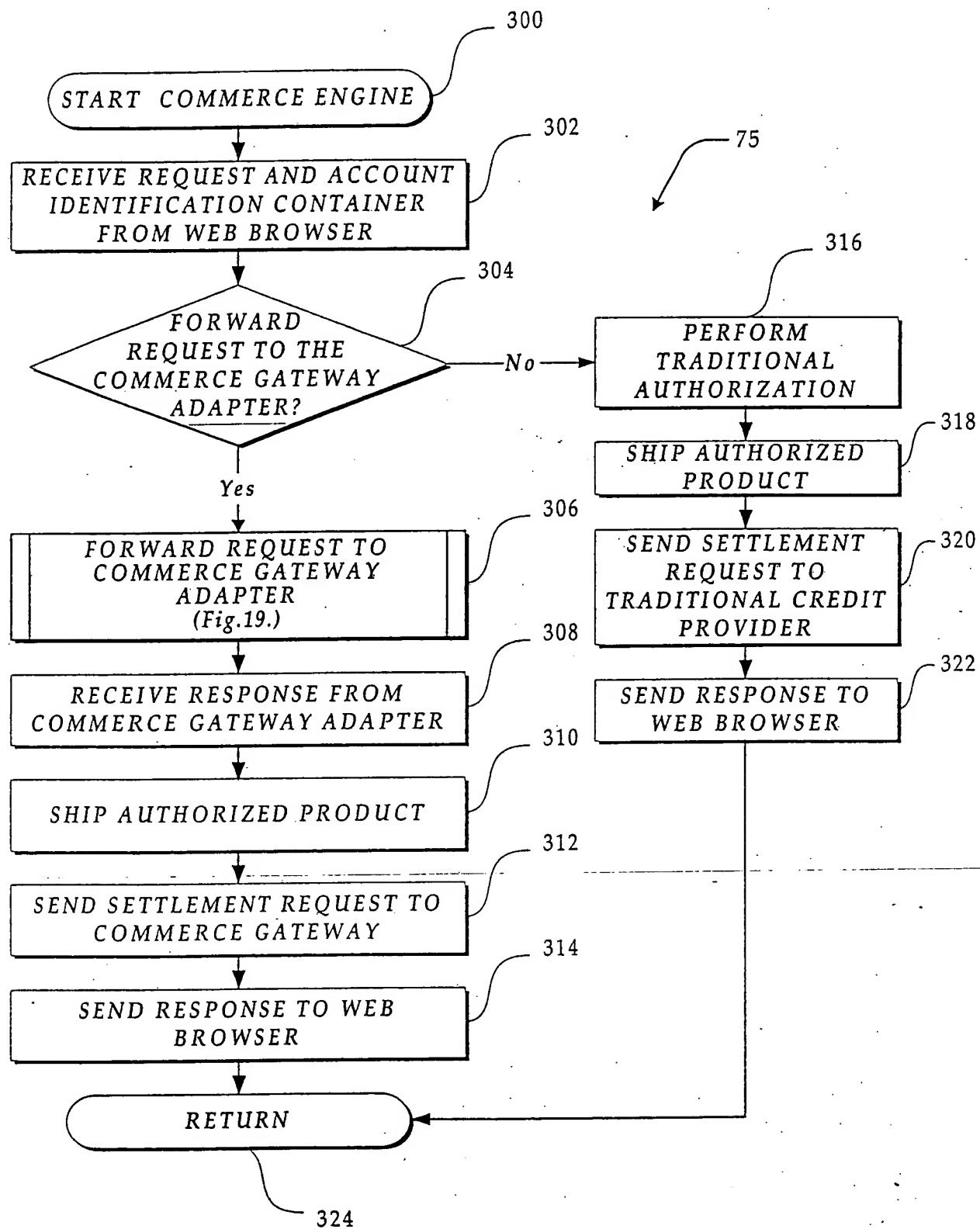


Fig.18.

33/56

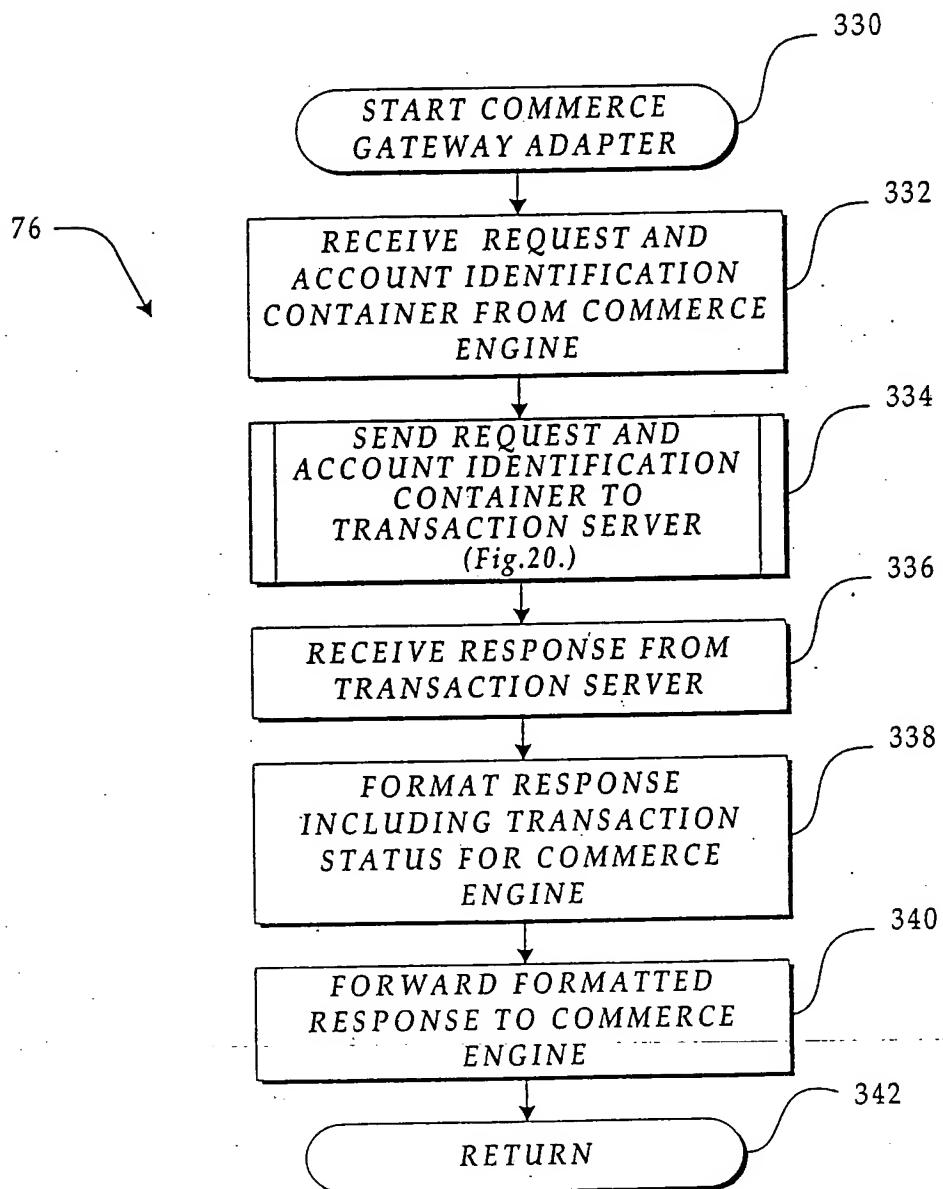


Fig.19.

34/56

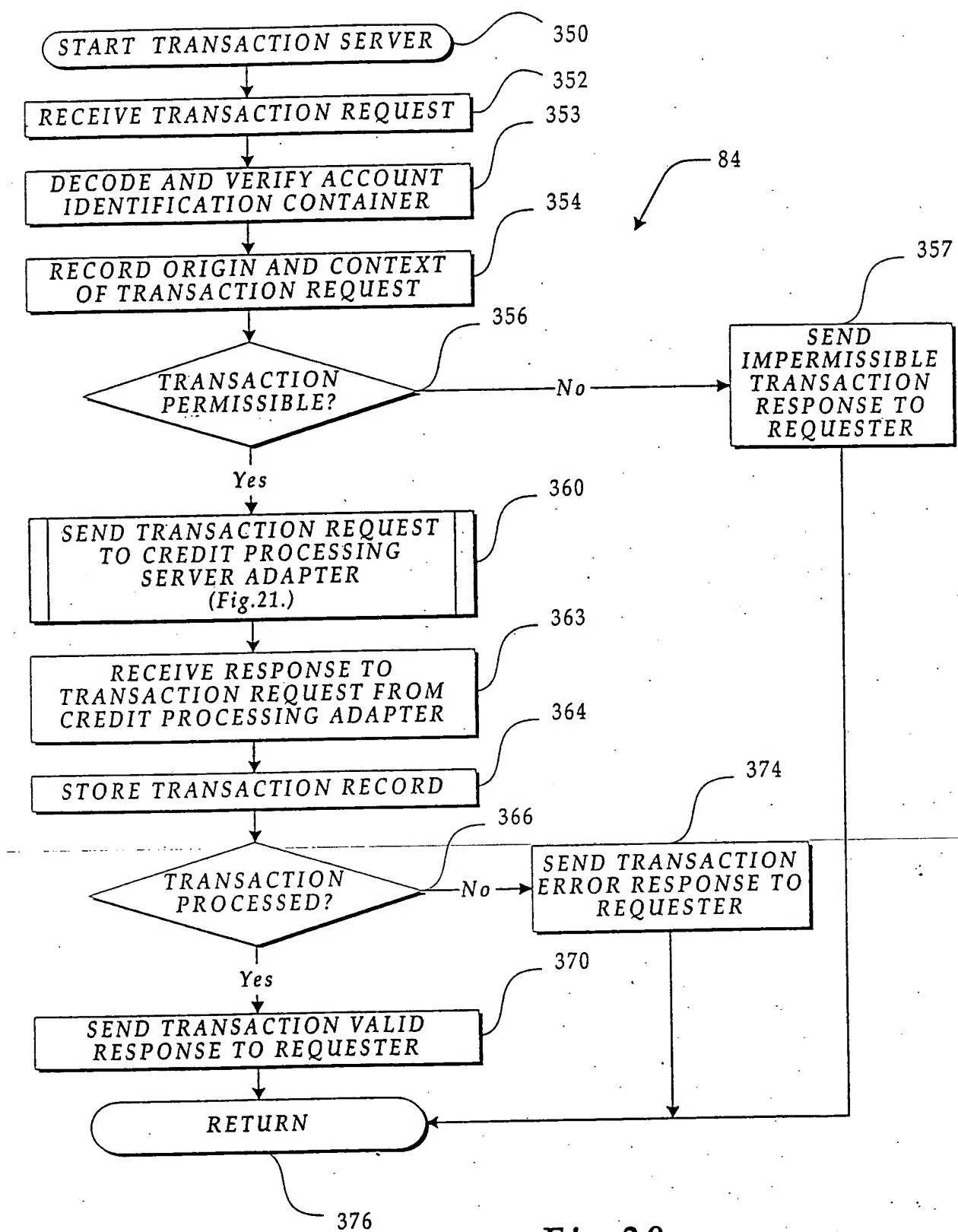


Fig.20.

35/56

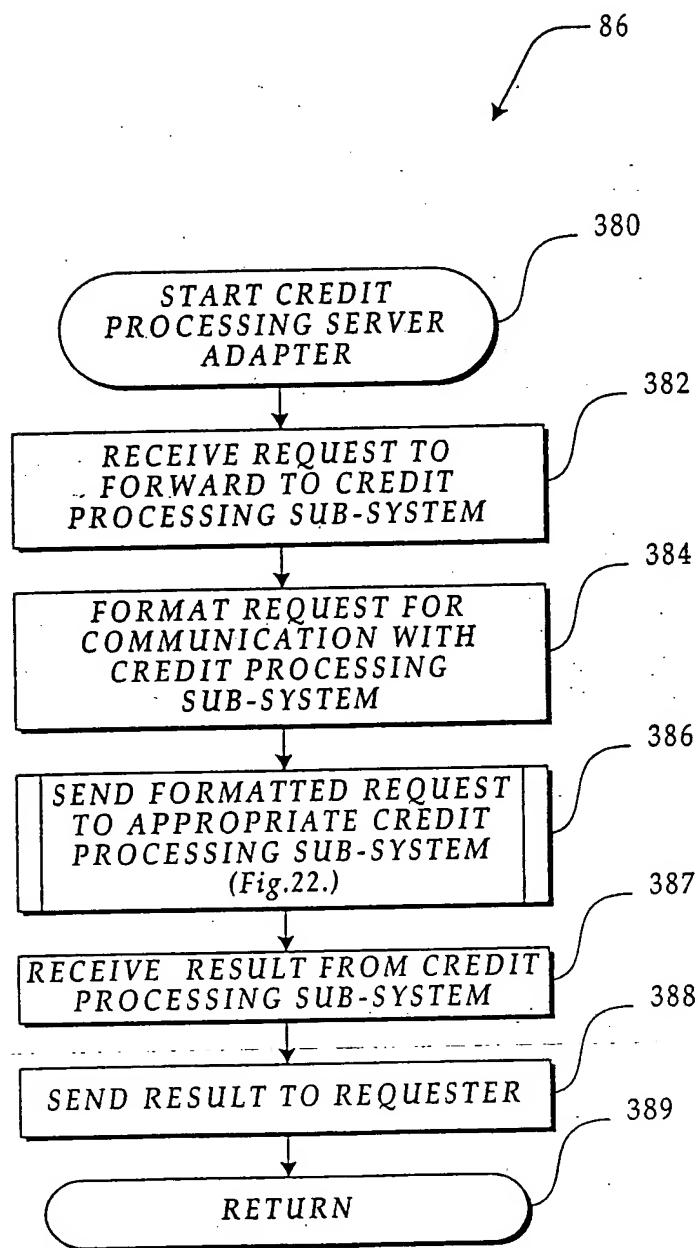


Fig.21.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.

Docket No.: ECHG121699

36/56

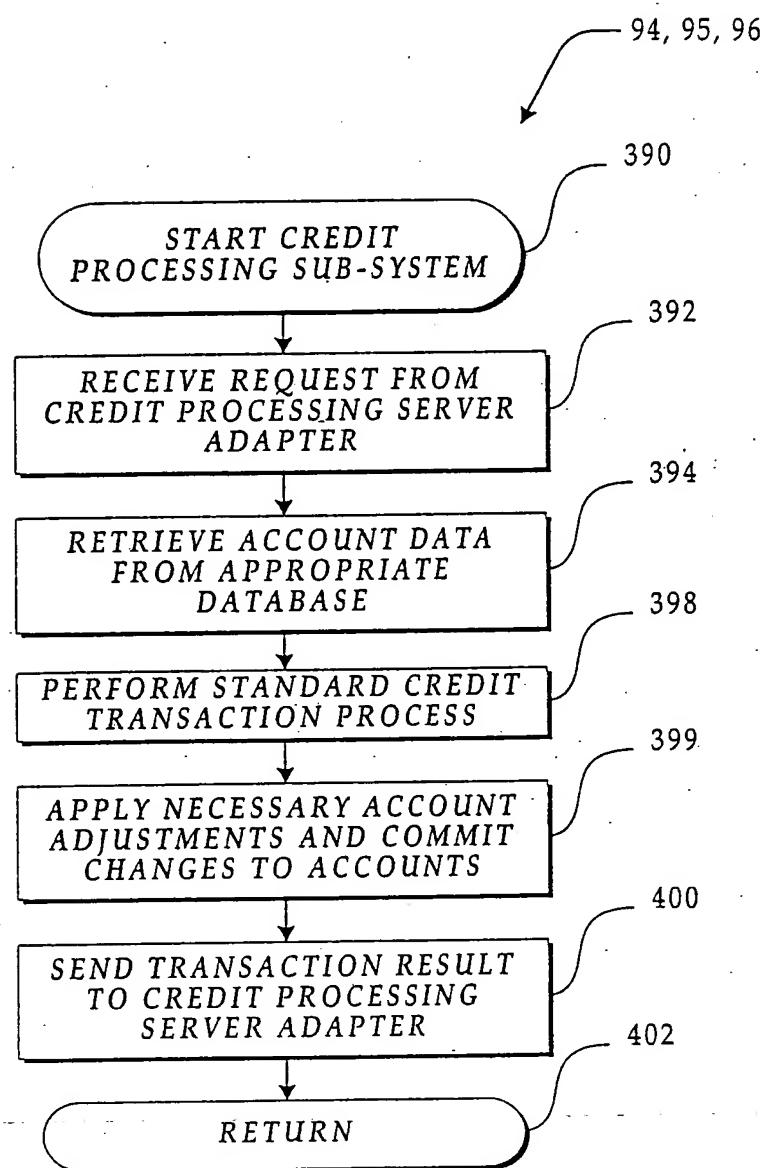


Fig.22.

37/56

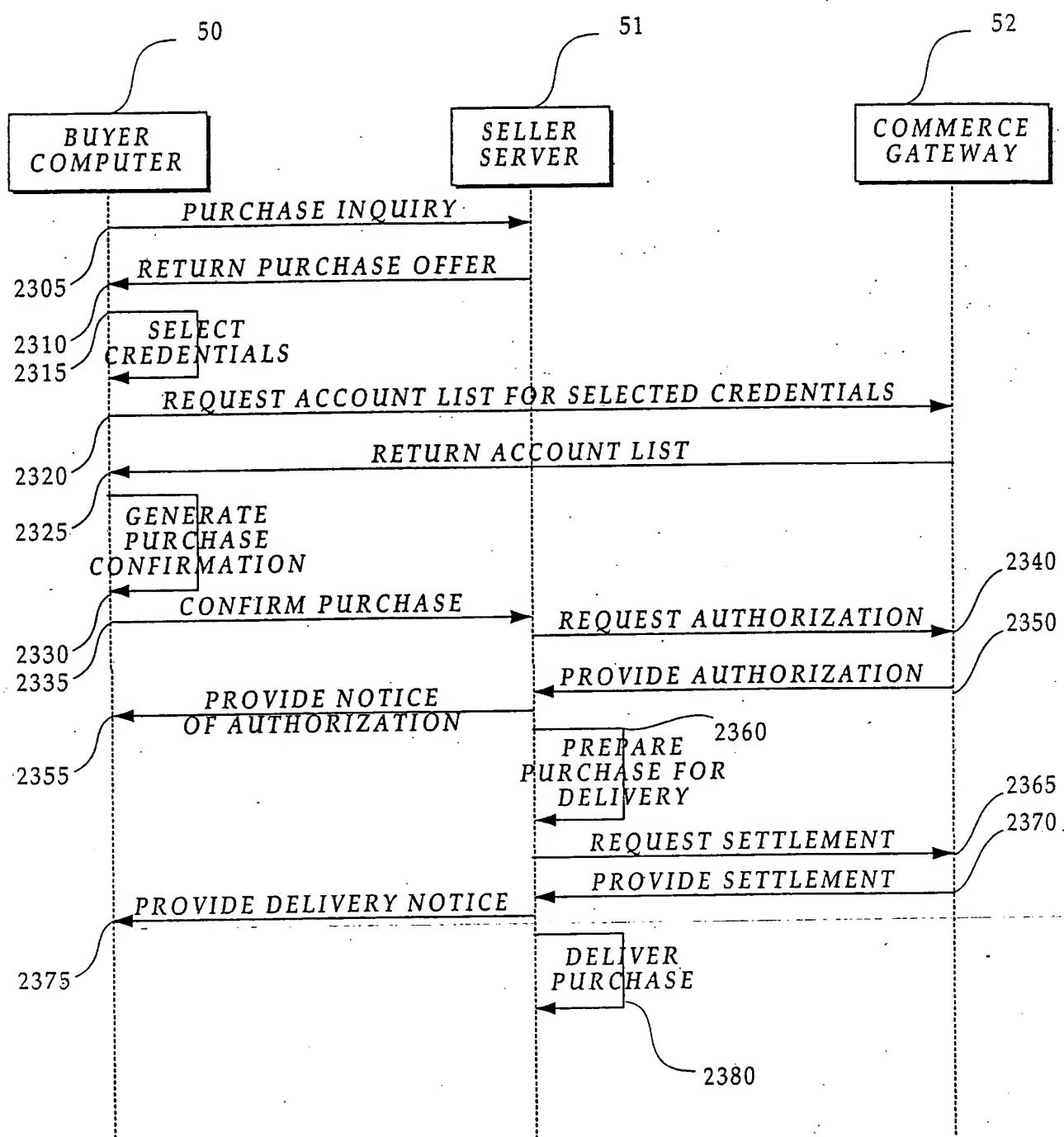


Fig.23.

38/56

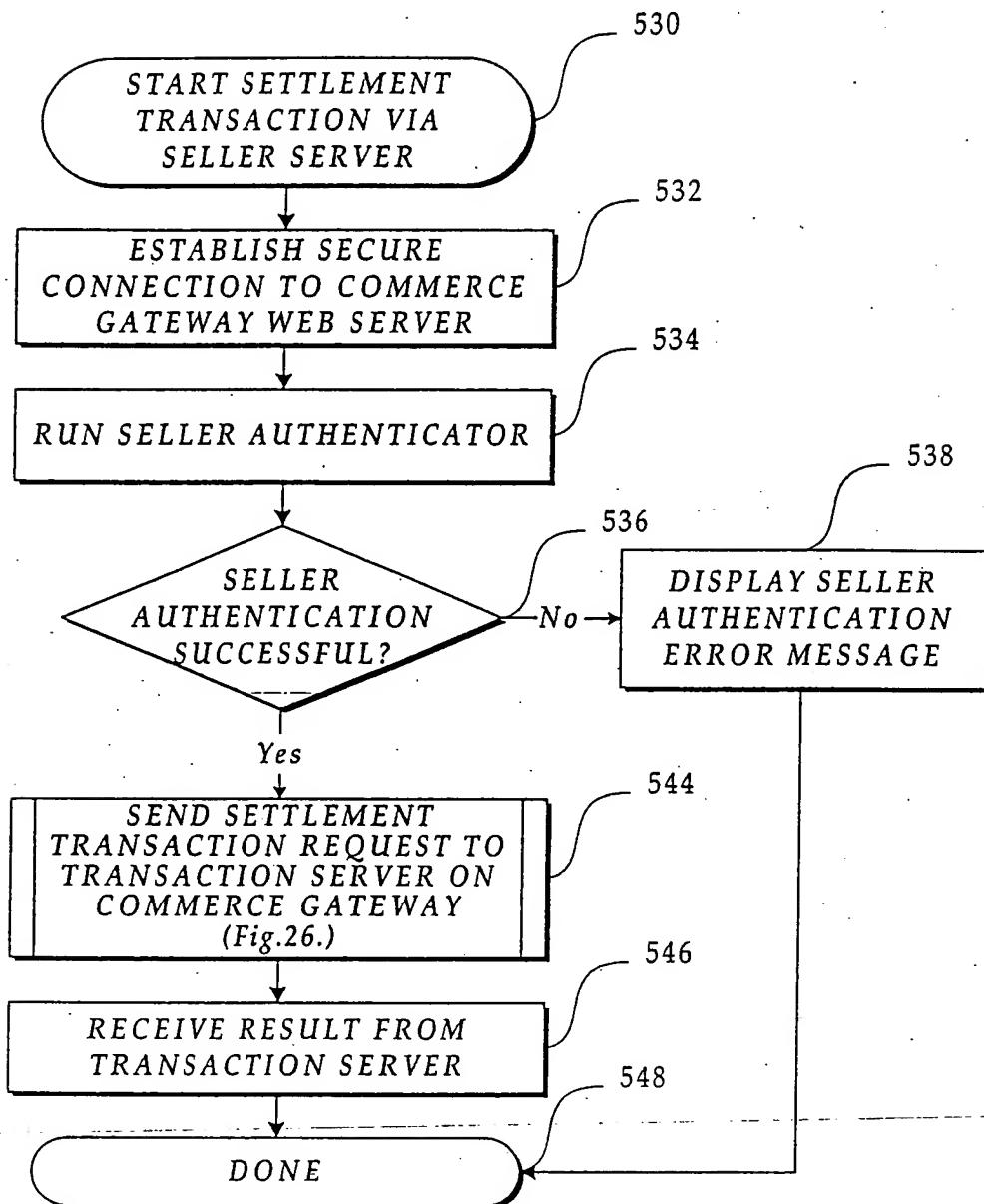


Fig.24.

39/56

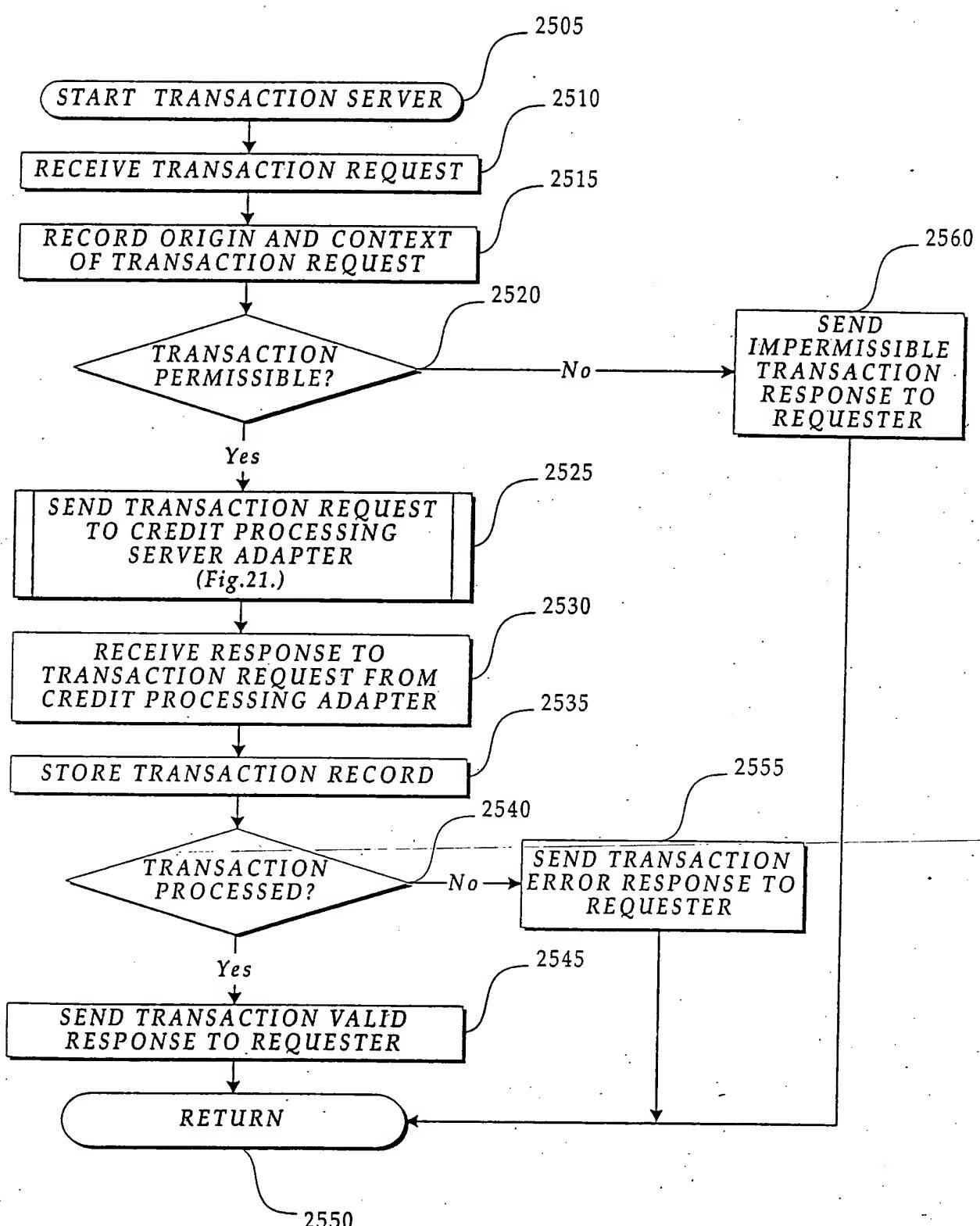


Fig.25.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

40156

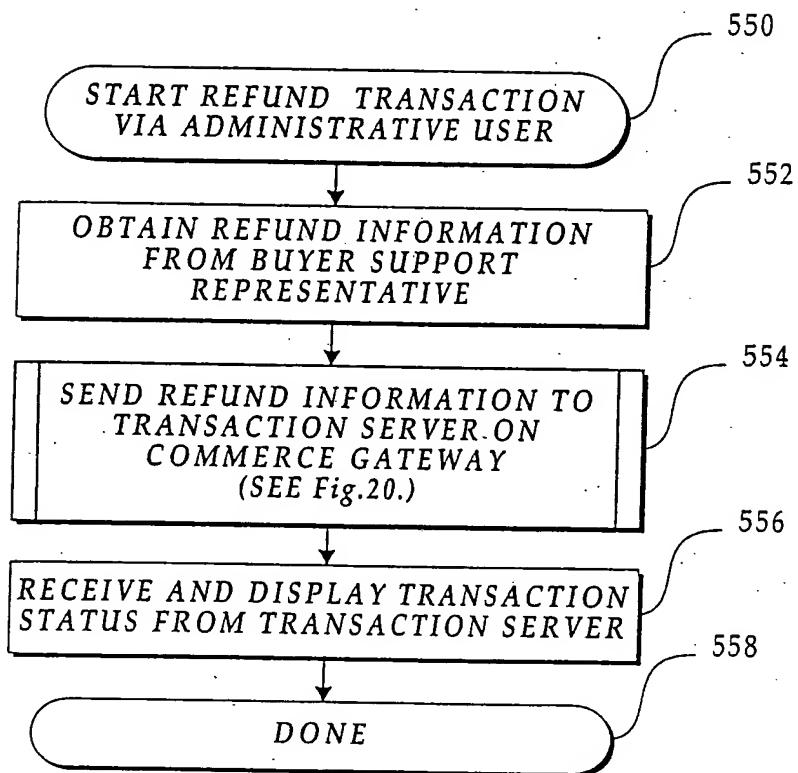


Fig.26.

41/56

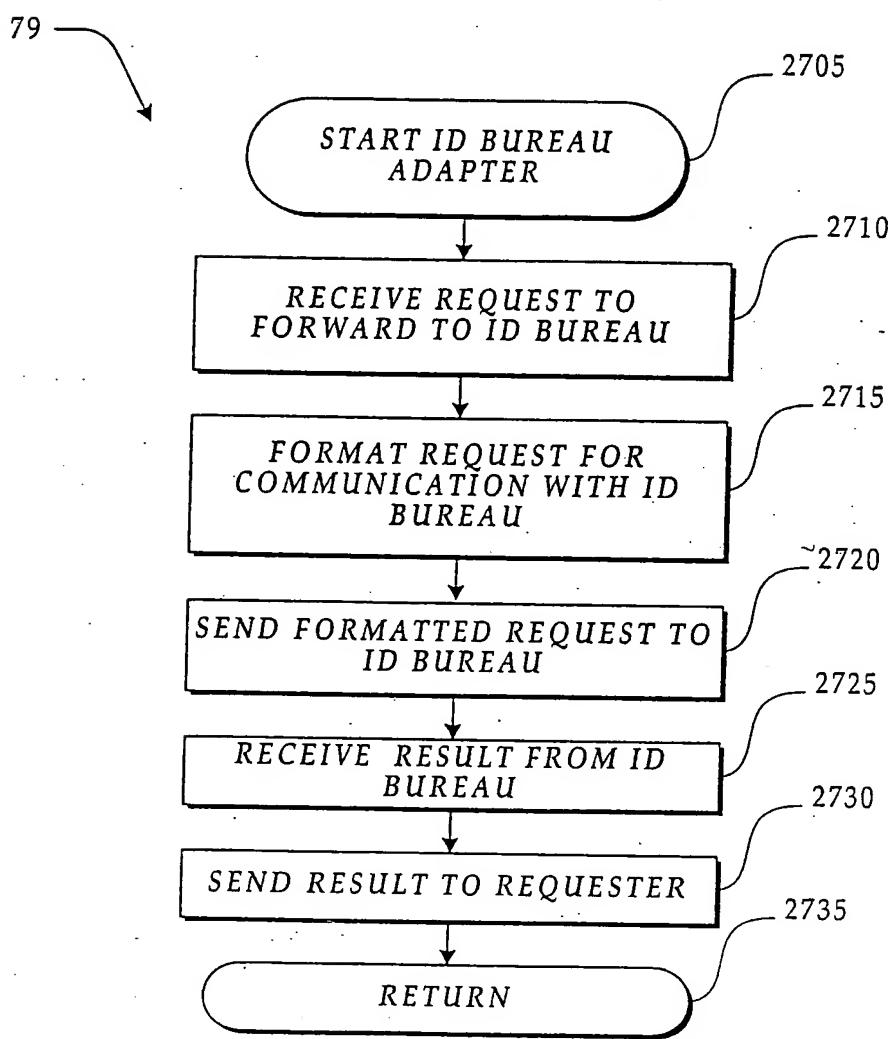


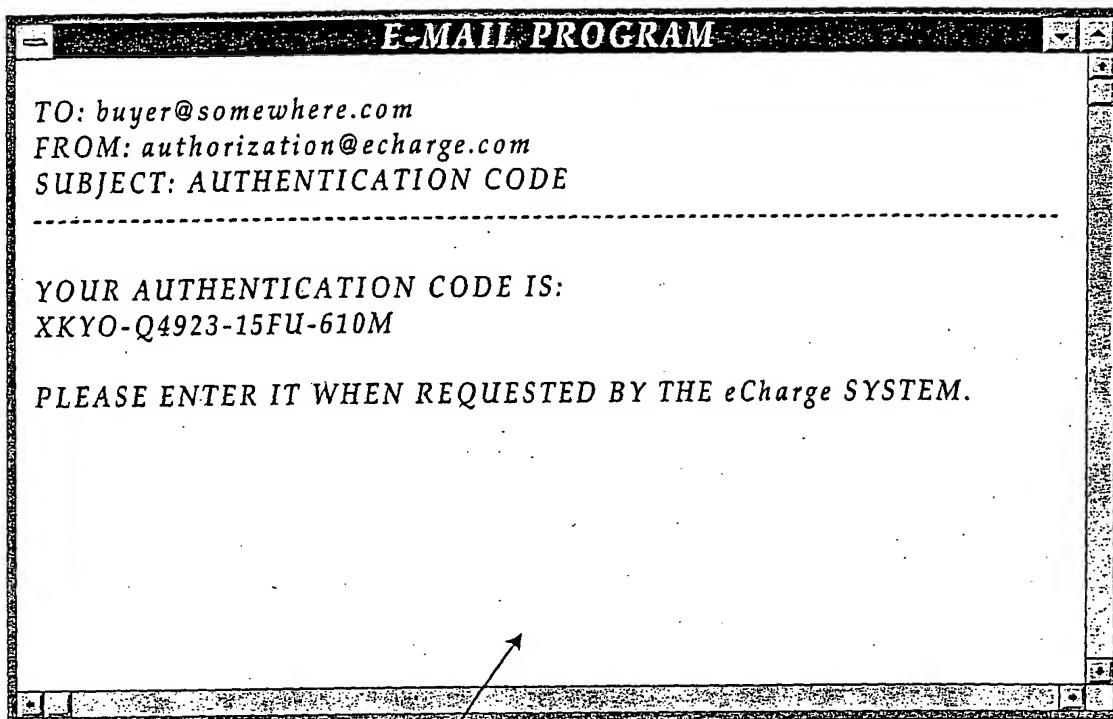
Fig.27.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.

Docket No.: ECHG121699

44100



2800

Fig.28.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

45156

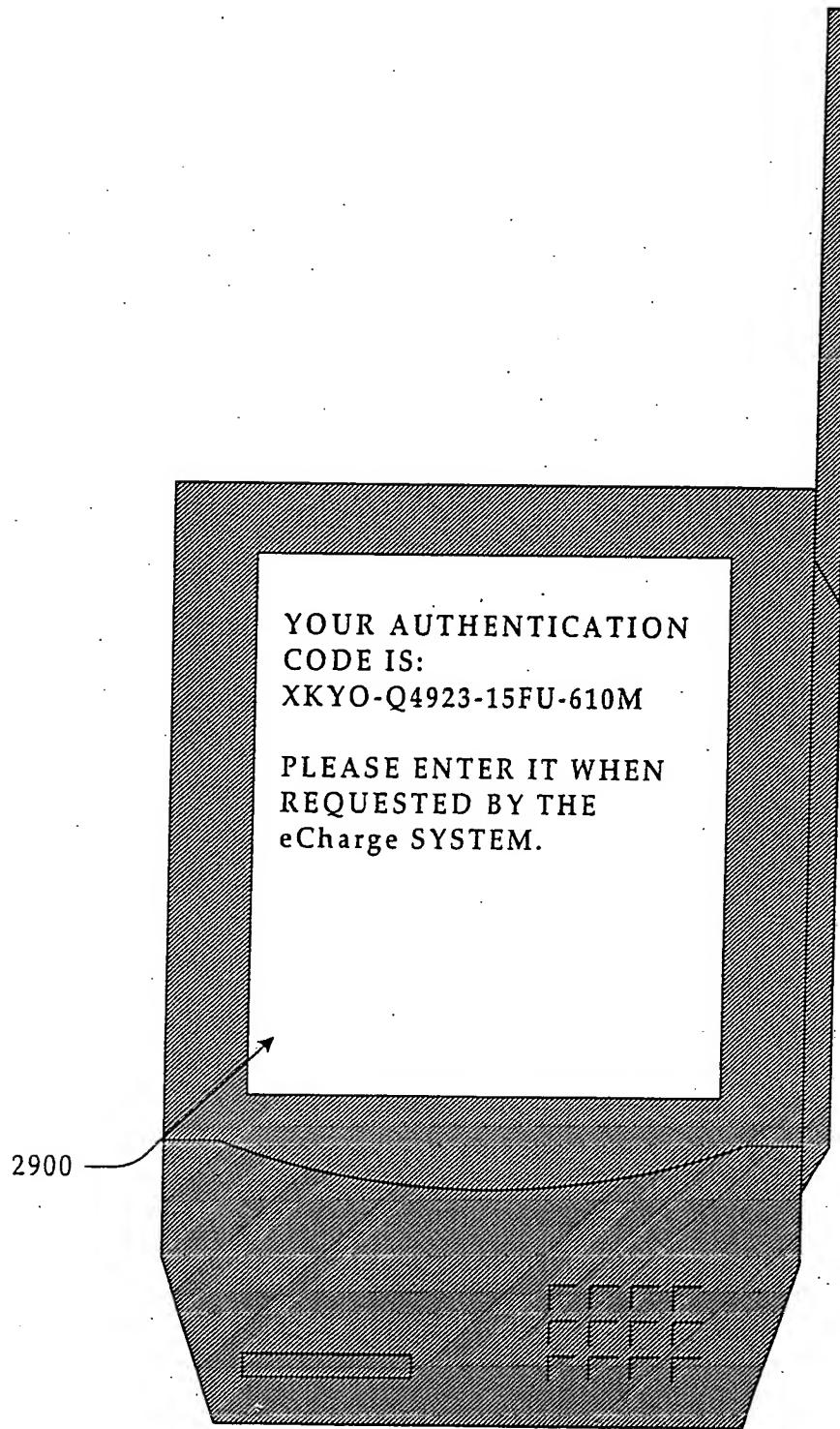


Fig.29.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

44/56

NET ACCOUNT

A DIGITAL CERTIFICATE COULD NOT BE
FOUND ON YOUR COMPUTER. PLEASE
ANSWER THE FOLLOWING QUESTIONS IN
ORDER TO IDENTIFY YOURSELF FOR YOUR
VIRTUAL PAYMENT ACCOUNT PURCHASE.

MY EMAIL ADDRESS IS:

MY MONTHLY MORTGAGE
PAYMENT IS:

MY NEIGHBOR'S NAME IS:

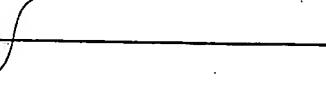
3000  3010 

Fig.30.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

45/56

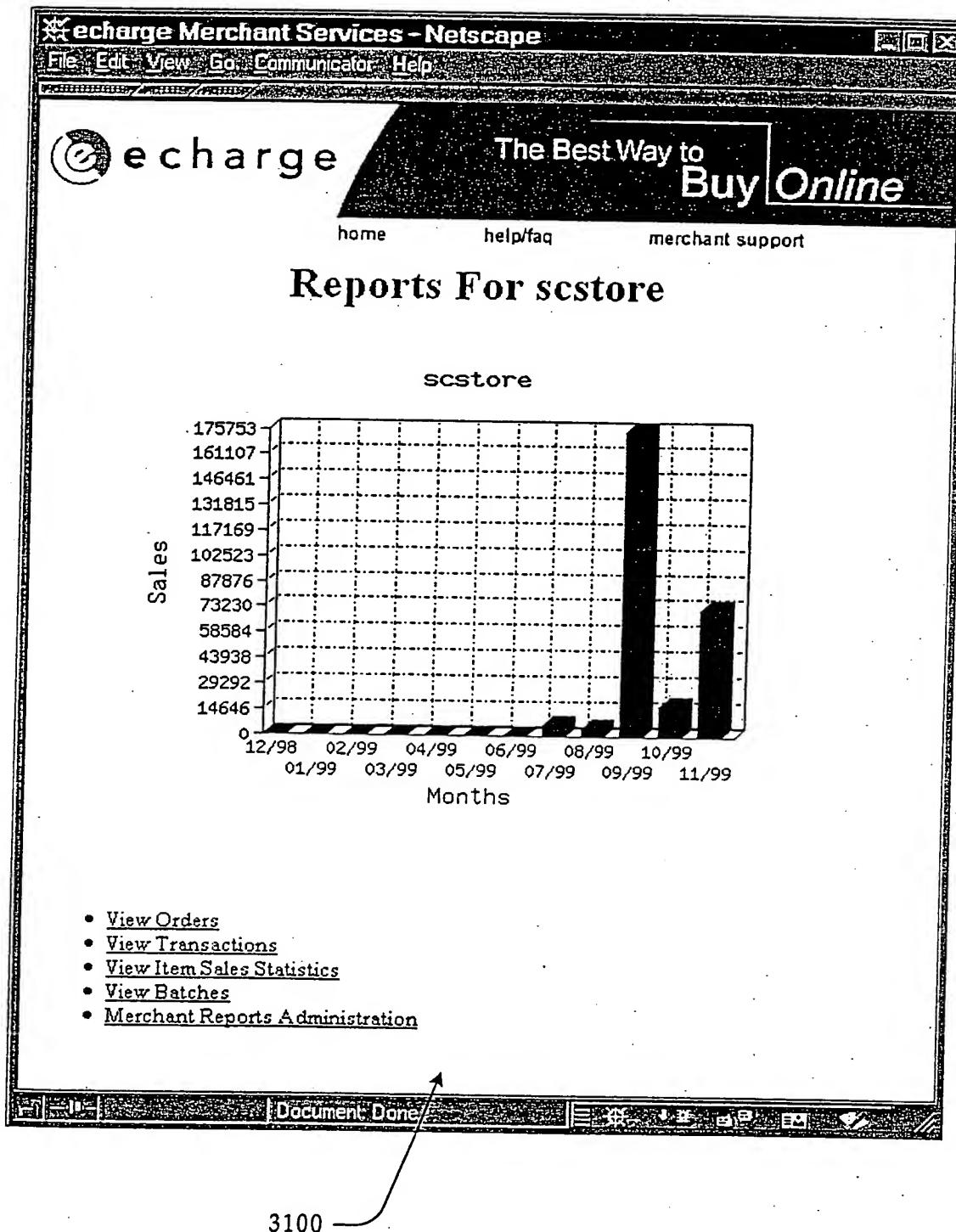


Fig.31.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

46/56

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View Orders

Display Orders:

By Time
 By Card
Number And Time

By User ID And Time

By Order Number

Specify Time Period:

This Month Last Calendar Month The Last 30 Days
 This Week The Last 7 Days The Last Days
 Today Yesterday
 From To

Options:

Only Show Unshipped Orders

Document Done

3200

Fig.32.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

47/56

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Orders Received

11/01/1999 - 11/30/1999

Select	Shipped	Order #	User ID	Date	Name	Amount
<input type="checkbox"/>	Y	63.17.30.226-942207186-5906-2685-7	Steve Atherton	11/09/99 22:13	Steve Atherton	0.00
<input type="checkbox"/>	Y	127.0.0.1-942207097-3581-2685-6	nobody	11/09/99 22:11	John O. Public	35.74
<input type="checkbox"/>	Y	63.17.30.226-942206630-776811-2685-8	Steve Atherton	11/09/99 22:03	Steve Atherton	0.00
<input type="checkbox"/>	N	63.17.30.226-942206586-522348-2685-5	Steve Atherton	11/09/99 22:03	Steve Atherton	25.60
<input type="checkbox"/>	Y	63.17.30.226-942206317-108643-2685-6	Steve Atherton	11/09/99 21:58	Steve Atherton	0.00
<input type="checkbox"/>	Y	127.0.0.1-942206199-23605-2685-4	nobody	11/09/99 21:56	John O. Public	35.74
<input type="checkbox"/>	Y	63.17.30.226-942206028-628577-2685-8	Steve Atherton	11/09/99 21:53	Steve Atherton	0.00
<input type="checkbox"/>	N	63.17.30.226-942205792-640233-2685-7	Steve Atherton	11/09/99 21:49	Steve Atherton	28.90
<input type="checkbox"/>	Y	63.17.30.226-942205528-554830-2685-5	Steve Atherton	11/09/99 21:45	Steve Atherton	0.00
<input type="checkbox"/>	Y	127.0.0.1-942205291-403501-2685-7	nobody	11/09/99 21:41	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942204377-503866-2685-8	nobody	11/09/99 21:26	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942203485-563787-2685-8	nobody	11/09/99 21:11	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942202556-613526-2685-5	nobody	11/09/99 20:55	John O. Public	35.74
<input type="checkbox"/>	N	216.35.6.208-942201709-186714-2685-5		11/09/99 20:41	Eric M Link	55.91
<input type="checkbox"/>	Y	127.0.0.1-942201656-943709-2685-8	nobody	11/09/99 20:40	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942200756-873895-2685-8	nobody	11/09/99 20:25	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942199856-523583-2685-6	nobody	11/09/99 20:10	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942198956-603539-2685-5	nobody	11/09/99 19:55	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942198056-633587-2685-4	nobody	11/09/99 19:40	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942197156-533538-2685-5	nobody	11/09/99 19:25	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942196256-923570-2685-7	nobody	11/09/99 19:10	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942195356-503526-2685-5	nobody	11/09/99 18:55	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942194456-523610-2685-5	nobody	11/09/99 18:40	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942193557-834160-2685-5	nobody	11/09/99 18:25	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942192666-764198-2685-6	nobody	11/09/99 18:11	John O. Public	35.74

25 Order(s) out of 1594 Listed

Total 717.99

Tax 52.45

Shipping 150.90

[Email All Customers Listed](#) [Work With Selected Orders](#) [Reset](#)

1 2 3 4 5 6 7 8 9 10 [Next >>]

[Back To Reports](#) [Main Menu](#)

Document Done

Fig.33.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

48/56

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View Transactions

Display Transactions:

By Time

By Card Number And Time

By User ID And Time

By Order Number

By Transaction Type And Time Sale PreAuth PostAuth Credit Void

Specify Date Range:

This Month Last Calendar Month The Last 30 Days

This Week The Last 7 Days The Last Days

Today Yesterday

From Nov 1 1999 To Nov 30 1999

Submit Query Reset

Back To Previous Main Menu

Document Done

3400

Fig.34.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
 SERVICES AND CONTENT OVER AN INTERNETWORK
 USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
 Docket No.: ECHG121699

49/56

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Transactions Processed
 11/01/1999 - 11/30/1999

Order #	Date	User ID	Type	Card Number	Exp. Date	Approval	Amount
63.17.30.226-942207186-5906-2685-7	11/09/99	Steve Atherton	Void	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942207186-5906-2685-7	11/09/99	Steve Atherton	Credit	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942207186-5906-2685-7	11/09/99	Steve Atherton	PostAuth	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942207186-5906-2685-7	11/09/99	Steve Atherton	PreAuth	4111...1111	12/2001	Y:06TEST0e9d00007e:YNA:501002319459089TESTV01:	25.60
127.0.0.1-942207097-3581-2685-6	11/09/99	nobody	Sale	4111...1111	12/2001	Y:37TEST0e9d00007e:YNA:501001318567004TESTV01:	35.74
63.17.30.226-942206630-776811-2685-8	11/09/99	Steve Atherton	Void	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942206630-776811-2685-8	11/09/99	Steve Atherton	Credit	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942206630-776811-2685-8	11/09/99	Steve Atherton	PostAuth	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942206630-776811-2685-8	11/09/99	Steve Atherton	PreAuth	4111...1111	12/2001	Y:51TEST0e9d00007e:YNA:501001313905091TESTV01:	25.60
63.17.30.226-942206586-522348-2685-5	11/09/99	Steve Atherton	PreAuth	4111...1111	12/2001	Y:13TEST0e9d00007b:YNA:501002313522020TESTV01:	25.60
63.17.30.226-942206317-108643-2685-6	11/09/99	Steve Atherton	Void	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942206317-108643-2685-6	11/09/99	Steve Atherton	Credit	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942206317-108643-2685-6	11/09/99	Steve Atherton	PreAuth	4111...1111	12/2001	Y:38TEST0e9d000077:YNA:501001310770103TESTV01:	25.60
127.0.0.1-942206199-23603-2685-4	11/09/99	nobody	Sale	4111...1111	12/2001	Y:39TEST0e9d000076:YNA:	35.74
63.17.30.226-942206028-628577-2685-8	11/09/99	Steve Atherton	Void	4111...1111	12/2001	Y:Accepted	28.90
63.17.30.226-942206028-628577-2685-8	11/09/99	Steve Atherton	Credit	4111...1111	12/2001	Y:Accepted	28.90
63.17.30.226-942206028-628577-2685-8	11/09/99	Steve Atherton	PostAuth	4111...1111	12/2001	Y:Accepted	28.90
63.17.30.226-942206028-628577-2685-8	11/09/99	Steve Atherton	PreAuth	4111...1111	12/2001	Y:49TEST0e9d000074:YNA:501001307888061TESTV01:	28.90
63.17.30.226-942205792-640233-2685-7	11/09/99	Steve Atherton	PreAuth	4111...1111	12/2001	Y:53TEST0e9d000073:YNA:501002305522039TESTV01:	28.90
63.17.30.226-942205528-554830-2685-5	11/09/99	Steve Atherton	Void	4111...1111	12/2001	Y:Accepted	28.90
63.17.30.226-942205528-554830-2685-5	11/09/99	Steve Atherton	Credit	4111...1111	12/2001	Y:Accepted	28.90
63.17.30.226-942205528-554830-2685-5	11/09/99	Steve Atherton	PostAuth	4111...1111	12/2001	Y:Accepted	28.90
63.17.30.226-942205528-554830-2685-5	11/09/99	Steve Atherton	PreAuth	4111...1111	12/2001	Y:29TEST0e9d000071:YNA:501002302881019TESTV01:	28.90
127.0.0.1-942205291-403501-2685-7	11/09/99	nobody	Sale	4111...1111	12/2001	Y:32TEST0e9d000070:YNA:501001300512016TESTV01:	35.74
Page total						161.72	
Total						73319.63	
25 Transaction(s) out of 2450 listed							
1 2 3 4 5 6 7 8 9 10 [Next >>]							
Search Report Main Menu							

Document Done

3500

Fig.35.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT
Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

00156

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View Item Sales

For:

All Items
 Specific Item ID

Specify Time Period:

This Month Last Calendar Month The Last 30 Days
 This Week The Last 7 Days The Last Days
 Today Yesterday
 From Nov 1 1999 To Nov 30 1999

Submit Query Reset

Back To Reports Main Menu

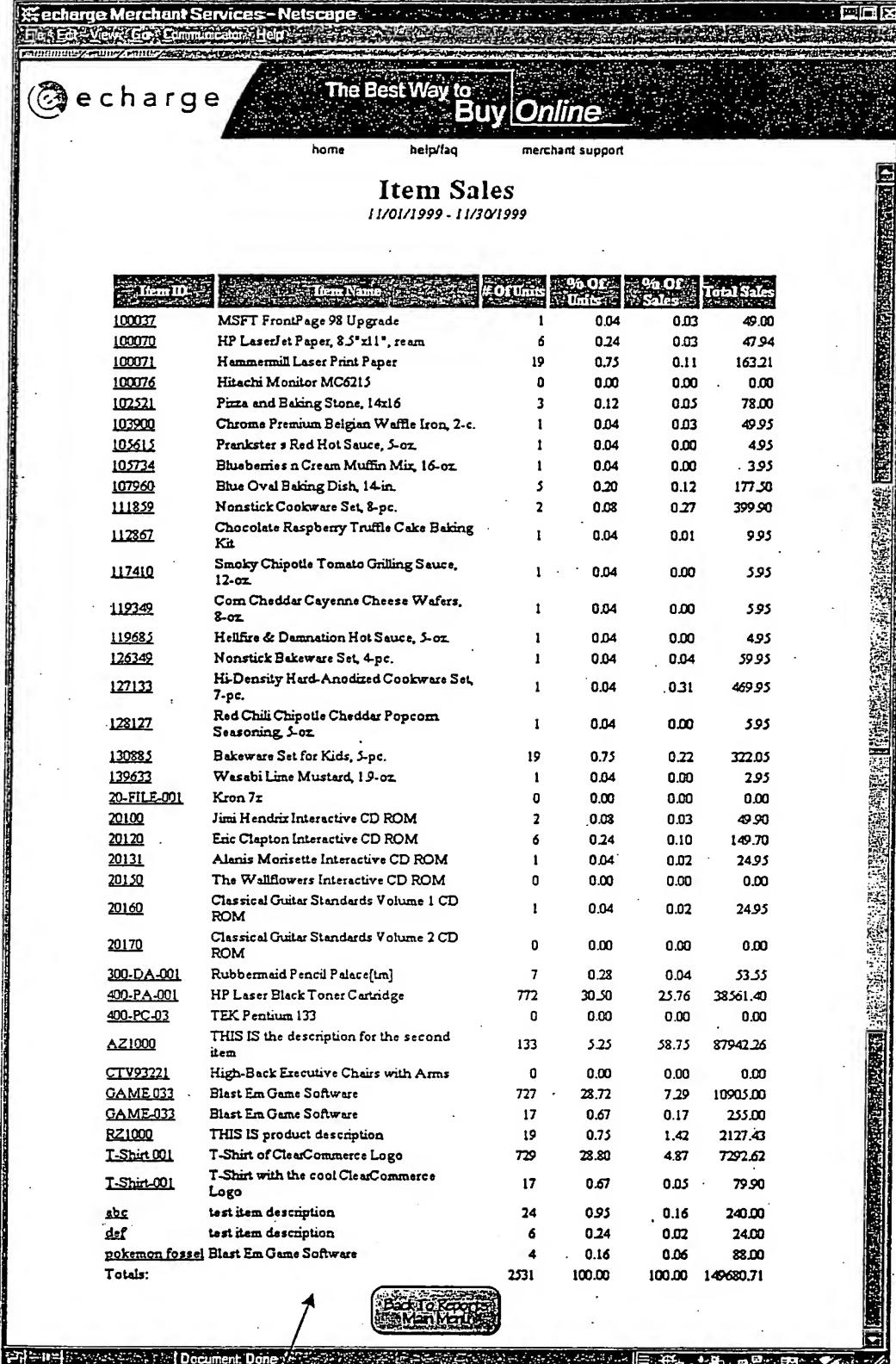
3600 —————→

Fig.36.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

51/56



The Best Way to Buy Online

Item Sales
11/01/1999 - 11/30/1999

Item ID	Item Name	Quantity	% Off Units	% Off Sales	Total Sales
100037	MSFT FrontPage 98 Upgrade	1	0.04	0.03	49.00
100070	HP LaserJet Paper, 8.5"x11", ream	6	0.24	0.03	47.94
100071	Hammermill Laser Print Paper	19	0.75	0.11	163.21
100076	Hitachi Monitor MC6215	0	0.00	0.00	0.00
102521	Pizza and Baking Stone, 14x16	3	0.12	0.05	78.00
103900	Chrome Premium Belgian Waffle Iron, 2-c.	1	0.04	0.03	49.95
105615	Prankster's Red Hot Sauce, 5-oz.	1	0.04	0.00	4.95
105734	Blueberries n Cream Muffin Mix, 16-oz.	1	0.04	0.00	3.95
107960	Blue Oval Baking Dish, 14-in.	5	0.20	0.12	177.50
111859	Nonstick Cookware Set, 8-pc.	2	0.08	0.27	399.90
112857	Chocolate Raspberry Truffle Cake Baking Kit	1	0.04	0.01	9.95
117410	Smoky Chipotle Tomato Grilling Sauce, 12-oz.	1	0.04	0.00	5.95
119349	Corn Cheddar Cayenne Cheese Wafers, 8-oz.	1	0.04	0.00	5.95
119685	Hellfire & Damnation Hot Sauce, 5-oz.	1	0.04	0.00	4.95
126349	Nonstick Bakeware Set, 4-pc.	1	0.04	0.04	59.95
127133	Hi-Density Hard-Anodized Cookware Set, 7-pc.	1	0.04	0.31	469.95
128127	Red Chili Chipotle Cheddar Popcorn Seasoning, 5-oz.	1	0.04	0.00	5.95
130885	Bakeware Set for Kids, 5-pc.	19	0.75	0.22	322.05
139633	Wasabi Lime Mustard, 19-oz.	1	0.04	0.00	2.95
20-FILE-001	Kron 7z	0	0.00	0.00	0.00
20100	Jimi Hendrix Interactive CD ROM	2	0.08	0.03	49.90
20120	Eric Clapton Interactive CD ROM	6	0.24	0.10	149.70
20131	Alanis Morissette Interactive CD ROM	1	0.04	0.02	24.95
20150	The Wallflowers Interactive CD ROM	0	0.00	0.00	0.00
20160	Classical Guitar Standards Volume 1 CD ROM	1	0.04	0.02	24.95
20170	Classical Guitar Standards Volume 2 CD ROM	0	0.00	0.00	0.00
300-DA-001	Rubbermaid Pencil Palace[ln]	7	0.28	0.04	53.55
400-PA-001	HP Laser Black Toner Cartridge	772	30.50	25.76	38561.40
400-PC-03	TEK Pentium 133	0	0.00	0.00	0.00
AZ1000	THIS IS the description for the second item	133	5.25	58.75	87942.26
CTV93221	High-Back Executive Chairs with Arms	0	0.00	0.00	0.00
GAME-032	Blast Em Game Software	727	28.72	7.29	10905.00
GAME-033	Blast Em Game Software	17	0.67	0.17	255.00
RZ1000	THIS IS product description	19	0.75	1.42	2127.43
T-Shirt-001	T-Shirt of CleaCommerce Logo	729	28.80	4.87	7292.62
T-Shirt-001	T-Shirt with the cool CleaCommerce Logo	17	0.67	0.05	79.90
abc	test item description	24	0.95	0.16	240.00
def	test item description	6	0.24	0.02	24.00
pokemon_fossil	Blast Em Game Software	4	0.16	0.06	88.00
Totals:		2531	100.00	100.00	146680.71



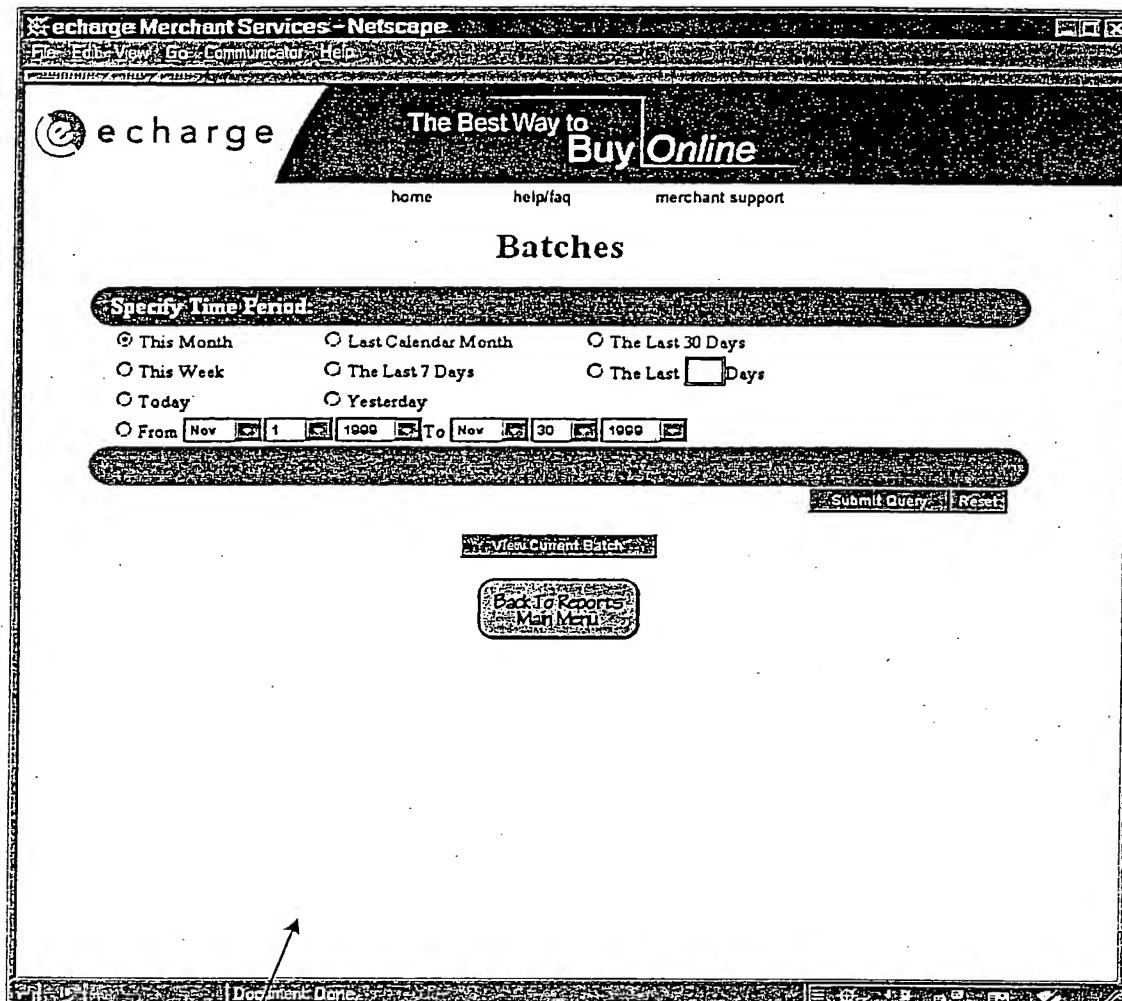
3700

Fig.37.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

52/56



3800

Fig.38.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

53/56

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Current Batch
11/09/1999

Order ID	Order Date	Customer Name	User ID	Customer Address	Type	Card Number	Exp. Date	Amount
100011	10/09/99 16:13	(43432487-7BED-11D3-A3AC-00508B323AC1)	Sale	1111...1111	10/1999	Y:28 TEST T2135001794:YNA:5010011281200067 TEST TV 01:	10.00	
11112222	11/03/99 08:58		Sale	1111...1111	06/2001	Y:16 TEST T246000165:YNA:501004438041014 TEST TV 01:	67.21	
1122	08/09/99 07:13		PostAuth	1112...1112	09/1999	Y:Accepted	23.00	
1223112321	09/21/99 13:18	Adonis	Sale	1111...1111	10/2001	Y:34 TEST T3946000000:YNA:5010014693030046 TEST TV 01:	28.38	
122321	09/22/99 12:48	Adonis	Sale	1111...1111	06/2000	Y:30 TEST T146000169:YNA:501001469180036 TEST TV 01:	11.00	
1224	08/16/99 10:18		PostAuth	1212...1212	09/1999	Y:Accepted	23.00	
127.0.1.941578441-231166-0121-4	11/07/99 10:17	nobody	Sale	1111...1111	12/2001	Y:TEST	33.74	
127.0.0.1.9415809610-231166-0121-4	11/02/99 10:28	nobody	Sale	1111...1111	12/2001	Y:TEST	33.74	
127.0.0.1.941577603-421238-11864-7	11/07/99 14:13	nobody	Sale	1111...1111	12/2001	Y:23 TEST T246000000:YNA:501004963004603 TEST TV 01:	33.74	
127.0.0.1.941577760-484711-11864-4	11/07/99 14:14	nobody	Sale	1111...1111	12/2001	Y:91 TEST T246000001:YNA:501003994421044 TEST TV 01:	33.74	
127.0.0.1.941577771-511304-11864-4	11/07/99 14:14	nobody	Sale	1111...1111	12/2001	Y:15 TEST T246000002:YNA:	33.74	
127.0.0.1.941574676-6141203-11864-4	11/02/99 14:31	nobody	Sale	1111...1111	12/2001	Y:16 TEST T246000003:YNA:	33.74	
127.0.0.1.941574893-374306-11864-7	11/02/99 14:33	nobody	Sale	1111...1111	12/2001	Y:54 TEST T246000004:YNA:501003994951038 TEST TV 01:	33.74	
127.0.0.1.941574919-74915-11864-4	11/02/99 14:35	nobody	Sale	1111...1111	12/2001	Y:19 TEST T246000008:YNA:5010039963080095 TEST TV 01:	33.74	
127.0.0.1.941574963-784712-11864-4	11/07/99 14:36	nobody	Sale	1111...1111	12/2001	Y:94 TEST T246000000:YNA:501003996635007 TEST TV 01:	33.74	
127.0.0.1.941575776-374308-11864-4	11/02/99 14:44	nobody	Sale	1111...1111	12/2001	Y:16 TEST T246000000:YNA:501004002781023 TEST TV 01:	33.74	
127.0.0.1.941576717-243092-11864-7	11/02/99 14:56	nobody	Sale	1111...1111	12/2001	Y:57 TEST T246000000:YNA:501003009180079 TEST TV 01:	33.74	
127.0.0.1.941576476-545776-11864-4	11/02/99 15:01	nobody	Sale	1111...1111	12/2001	Y:16 TEST T246000002:YNA:	33.74	
127.0.0.1.941577376-274181-11864-4	11/02/99 15:16	nobody	Sale	1111...1111	12/2001	Y:16 TEST T246000011:YNA:501003007779093 TEST TV 01:	33.74	
127.0.0.1.941578776-274181-11864-4	11/02/99 15:31	nobody	Sale	1111...1111	12/2001	Y:16 TEST T246000012:YNA:5010040729773029 TEST TV 01:	33.74	
127.0.0.1.941579176-545776-11864-4	11/02/99 15:44	nobody	Sale	1111...1111	12/2001	Y:16 TEST T246000013:YNA:50100403870002 TEST TV 01:	33.74	
127.0.0.1.941580076-442212-11864-8	11/02/99 16:01	nobody	Sale	1111...1111	12/2001	Y:17 TEST T246000014:YNA:5010030477807049 TEST TV 01:	33.74	
127.0.0.1.941580976-442977-11864-4	11/02/99 16:16	nobody	Sale	1111...1111	12/2001	Y:15 TEST T246000015:YNA:	33.74	
127.0.0.1.941581876-104376-11864-4	11/02/99 16:31	nobody	Sale	1111...1111	12/2001	Y:15 TEST T246000018:YNA:501003053776095 TEST TV 01:	33.74	
127.0.0.1.941582776-443365-11864-4	11/02/99 16:46	nobody	Sale	1111...1111	12/2001	Y:15 TEST T246000019:YNA:501004074777018 TEST TV 01:	33.74	
							844.55	
							214915.79	
23 Transaction(s) out of 6458 Listed								
1 2 3 4 5 6 7 8 9 10 [Next >]								
Back To Reports Main Menu								

3900

Fig.39.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

54/56

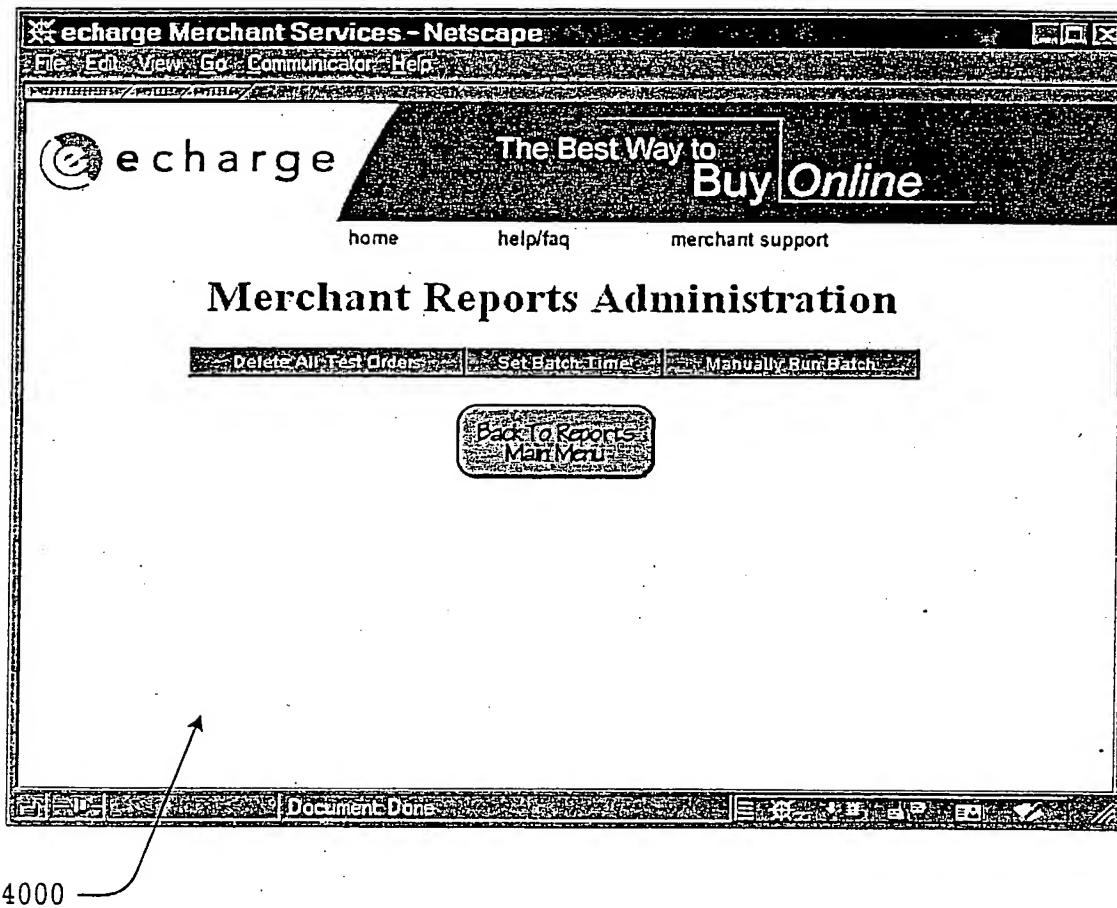


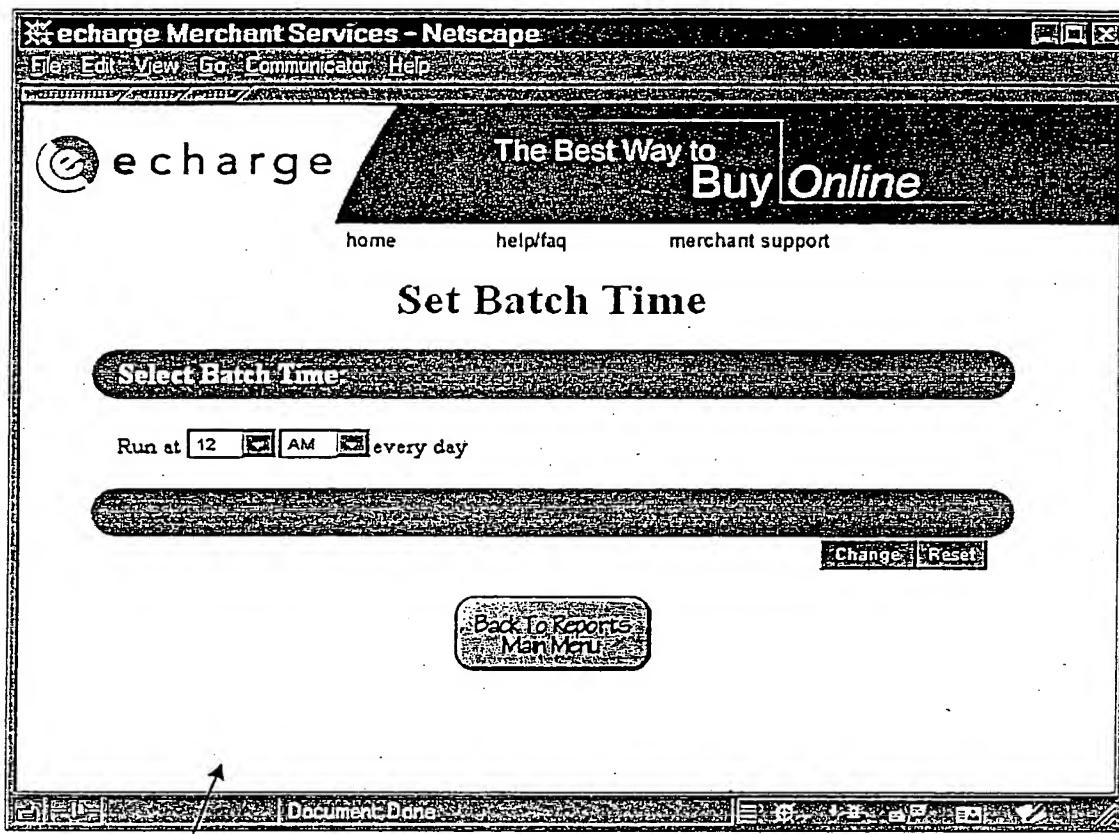
Fig.40.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
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55/56



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Fig.41.

56/56

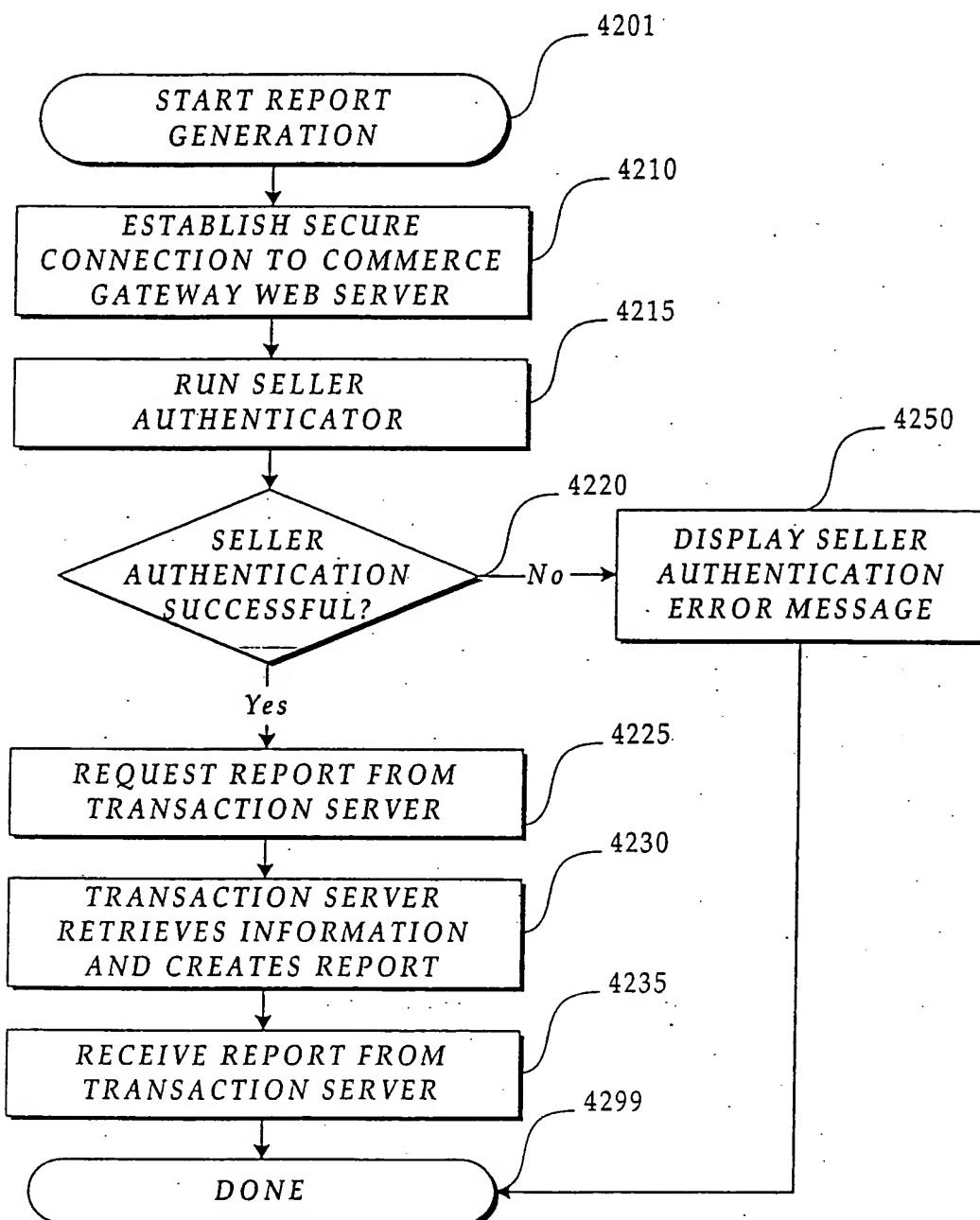


Fig.42.